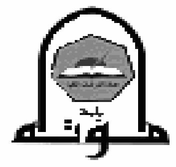

Mu’tah University
FACULTY OF BUSINESS ADMINISTRATION
Deanship of Graduate Studies

The Impact of Internal Marketing on Jordanian Commercial Banks' Market Orientation

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Dedication

I dedicate this work
To my beloved Algerian citizens
To my mother and father
To my brothers and sisters, my friends
And everyone loves me.

Djouhara Ali Mouhammed AGTI

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I am grateful to my advisor, Dr. Mohammad Awwad, for his encouragement to be creative in my master degree thesis at Mu'tah University in Jordan that speaks about **"The Impact of Internal Marketing on Jordanian Commercial Banks' Market Orientation**"; without neglecting his continuous support through constructive critics, advices and his honest help that appears through anything can benefit me in this research or future researches.

A great think to the employees in Jordanian commercial banks who sacrificed with a part of time to respond to the questionnaires, I am grateful to their respect toward the scientific research.

I also think each of Jordanian people helps me to do this work and this is not strange for citizens respect each other, respect their kingdom and perceive that their country need to develop the scientific research.

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Abbreviations

IM	Internal Marketing
OC	Organizational Commitment
AC	Affective Commitment
NC	Normative Commitment
CC	Continuance Commitment
OCB	Organizational Citizenship Behaviors
OCBI	Organizational Citizenship Behaviors that Benefit Individual
OCBO	Organizational Citizenship Behaviors that Benefit the Organization
MO	Market Orientation
SEM	Structural Equation Modeling
AMOS	Analysis of Moment Structure

Abstract
The Impact of Internal Marketing on Jordanian Commercial Banks' Market Orientation
Djouhara Ali Mouhammed Agti
Mu'tah University, 2010

The present study aims at examineing the effect of internal marketing, organizational commitment and organizational citizenship behaviors on Jordanian Banks' market orientation. A sample of 365 employees within seven of thirteen Jordanian commercial banks was used. Data were analyzed using AMOS 18.0 to determine the interactions between the various factors.

This study confirms that internal marketing has a positive direct effect on banks' market orientation and employee commitment, and indirect effect on banks' market orientation. In turn, organizational commitment has a positive direct effect on organizational citizenship behaviors. In addition, this study has found that both organizational commitment and organizational citizenship behaviors have a positive direct effect on banks' market orientation.

The discussion of the findings contributes to understanding the causal relationships between internal marketing, organizational commitment, and organizational citizenship behaviors, and to how they are linked to develop the banks' market orientation. The study implications and directions for future research are also proposed.
Key Words: Internal Marketing, Organizational Commitment, Organizational Citizenship Behaviors, Market Orientation, Jordanian Commercial Banks.

الملخص

تأثير التسويق الداخلي على التوجه التسويقي للبنوك التجارية الأردنية

جوهرة علي محمد أقطي

جامعة مؤتة, 2010

هدفت هذه الدراسة إلى اختبار تأثير مفهوم التسويق الداخلي, التزام الموظفين, وسلوكيات المواطنة التنظيمية على التوجه التسويقي للبنوك الأردنية. استخدمت عينة مكونة من 365 موظف في 7 بنوك تجارية أردنية من بين 13 بنك, وتم تحليل البيانات باستخدام نموذج المعادلات البنائية (AMOS, 18.0).

أكدت الدراسة أن التسويق الداخلي له تأثير إيجابي مباشر على كل من التوجه التسويقي للبنك والتزام الموظفين, كما له تأثير غير مباشر على التوجه التسويقي للبنك. بدوره الالتزام التنظيمي لموظفي البنوك التجارية الأردنية له تأثير إيجابي على سلوكيات المواطنة التنظيمية. كما توصلت الدراسة إلى أن كل من الالتزام التنظيمي وسلوكيات المواطنة التنظيمية لها تأثير إيجابي مباشر على التوجه التسويقي للبنوك التجارية الأردنية.

مناقشة النتائج ساهمت في فهم العلاقات السببية بين التسويق الداخلي, التزام الموظفين, وسلوكيات المواطنة التنظيمية, وعلاقة ذلك بتطوير التوجه التسويقي للبنوك التجارية الأردنية. كما قدمت هذه الدراسة عددا من التوصيات و التوجيهات المستقبلية ذات الصلة بالموضوع.

الكلمات المفتاحية: التسويق الداخلي, الالتزام التنظيمي, سلوكيات المواطنة التنظيمية, التوجه التسويقي, والبنوك التجارية الأردنية.

Chapter One
Introduction

1.1. Introduction

Within the era of 21st century, organizations are released from the constraints of geography and time due to globalization. Information technology (IT) triggers the operation of commercial environment heading forward to the quick pace society, especially on the service industry (Hung et al, 2008). This study focuses on the Jordanian banking sector as a critical service organization, which become extremely competitive with factors such as increased market share and flexible business strategies being those elements that diversify it from the past. The completion of important mergers and acquisitions, the strategic alliances with international banking institutions, as well as the penetration of Jordan markets from foreign banks and the further expected deregulation, are about to lead the industry to greater competitive heights and to the introduction of alternative actions (Kyriazopoulos et al, 2007).

In response to these various changes, both scholars and practitioners are giving increased attention to how banks can develop and maintain superior performance. They must create a sustainable competitive advantage. A sustainable competitive advantage derives from creating superior value for the customer. This desire to create superior value, in turn, establishes behavioral norms and drives the organizational culture. One way in which the organizations can obtain and maintain a competitive advantage is by adopting an organizational culture that entails a Market Orientation (MO) approach. The market orientation concept has its origin in a management philosophy known as ‘the marketing concept’. This philosophy has been a cornerstone of the marketing discipline ever since. Over the years, the marketing concept has served as marketing’s implicit theory of the firm by relating performance differentials between firms to their degree of market orientation (Raaij & Stoelhorst, 2006). A market orientation organizational culture includes employees participating in such activities as market intelligence generation and market intelligence dissemination, as well as the organization-wide responses to market intelligence (Waris, 2005).

Despite many efforts for external marketing, there is little consideration of internal marketing in Jordanian banks, because historically, employee relations have been regarded as a second order strategy, purely facilitative and not fully integrated into overall business strategy (Farzad et al, 2008); hence research about internal marketing is severely needed. The successful bank must first sell the job to employees before it can sell its services to customers (Caruana & Calleya, 1998). This study proposes internal marketing as an

antecedent to market orientation which can create a solution to ensuring that an organization is able to respond and be flexible to a constantly changing marketplace. Most of the extant research typically stops at identifying the antecedents or consequences of market orientation; the interactions and correlations among the antecedents are not typically studied in depth (Sivaramakrishnan et al, 2008).

Therefore, the researcher believes that interactions may exist among several factors that are antecedent to market orientation. Among these factors that have been examined in this study, organizational commitment and organizational citizenship behaviors, forth internal marketing.

Caruana & Calleya (1998) believed that the lack of commitment and citizenship behavior on the part of employees can be harmful to an organization, resulting in poorer performance arising from inferior service offerings and higher costs. Organizational commitment plays a central role in the management literature, particularly in organizational behavior research, which argues that organizational commitment is probably one of the most important keys to success. However, the importance of organizational commitment has not yet received the attention it deserves in the market orientation literature. Among the few studies that involve organizational commitment, there seems to be disagreement as to whether it is an antecedent to market orientation or a consequence.

The topic of organizational citizenship behaviors (OCBs) continues to stimulate interest among researchers and practitioners. This interest is not surprising given the argument and emerging evidence that willingness to perform OCBs is associated with individual and organizational outcome. (Ackfeldt & Coote, 2005).

If, as the literature suggests, market orientation plays a key role in organizational profitability, then practitioners require a clear understanding of its antecedents in order to implement this philosophy (Voola et al, 2003). Hence, the purpose of this study is to investigate the effect of internal marketing, organizational commitment, and organizational citizenship behaviors on the market orientation philosophy within Jordanian commercial banks.

1.2. Statement of Problem

Banking services are one of the oldest commercial activities that have a large market share in delivering various levels of services quantitatively and qualitatively to various levels of customers. The banking sector in Jordan also has more interest toward customers through continuous improvement to their employees. For example the banks association in Jordan issued a report in

2008 about the employees' ethics and behaviors in the banks, this report consists of the importance of the principles that reinforce citizenship concepts, continuum training, learning and motivating, job satisfaction, work as one team, coordination between activities (Association of Banks in Jordan, 2008); and other behaviors that link with internal marketing philosophy; commitment and citizenship behaviors of employees. This report is very important because the behaviors mentioned allow employees to better serve customers and determine the banks performance, especially that the dominant position in the banking market has become very difficult due to the vast spread of services and aggressive competition on one side, and increasing customers demands on the other side. Moreover, market orientation becomes the main marketing strategy that leads the bank to more success.

Both academics and practitioners support the importance of forming Market Orientation (MO) to achieve organization success, and most researchers are interested in the consequences of market orientation, but there is little understanding regarding how it is created and nurtured in business relationships. Also, there is no agreement among researchers about the antecedents of market orientation, previous studies have pointed out several determinants, such as firm’s learning (Santos-Vijande et al, 2005); governance structures, market opportunities and competitive intensity (Halpern & Pagliari, 2007); human resources practices (Evaluation, Recruiting, Compensation, and Development (Quintana-Deniz et al, 2007); individual-level antecedents (Schlosser & McNaughton, 2007); and investment in inter-organizational systems (Borges et al, 2008).

The current study tries to examine other market orientation antecedents which are considered as relevant variables that can explain Jordanian bank’s market orientation, and seek to answer the following questions:

1. What is the effect of internal marketing employed by Jordanian commercial banks on its market orientation?
2. What is the effect of internal marketing employed by Jordanian commercial banks on its employees’ commitment and citizenship behaviors?
3. Do Jordanian commercial banks employees’ commitment and citizenship behaviors affect commercial banks’ market orientation?
4. Is employees’ commitment important in determining their citizenship behaviors?

1.3. Objectives of the Study

The main objective of this study is to examine the impact of IM and its consequences (OC & OCBs) on banks' market orientation to reinforce and motivate the Jordanian companies (especially the banking sector) to implement those concepts. This will be achieved through:

1. Examining the effect of internal marketing on organizational commitment, organizational citizenship behaviors, and market orientation.
2. Examining the effect of organizational commitment, and organizational citizenship behaviors on market orientation.
3. Examining the effect of organizational commitment on organizational citizenship behaviors.

1.4. Importance of the Study

The researcher suggests there are very little studies that link the marketing concepts with business and management concepts, or link the four variables IM, OC, OCBs, and MO together.

Despite the importance of market orientation in creating a competitive advantage and achieving a superior bank performance, each antecedent of market orientation examined in this study also has a critical importance.

Today, many organizations believe that the most valuable asset for them is customer satisfaction. On the other hand, customer satisfaction depends on employees' behavior. Extensive application of internal marketing has enabled companies to enjoy specific knowledge and skills about the organizational behavior of their employees (Farzad, 2007).

Internal marketing is especially important for service organizations, because service companies generally maintain contact with customers via their employees. Most service industry organizations are highly labor-intensive and internal marketing is helpful for such organizations in attracting and ensuring high involvement of high quality talent (Tsai & Wu, 2006).

Employee commitment is seen as critical to the capability of service organizations to implement effective responsiveness to external customer needs, whilst also driving down costs through reduced recruitment and training expenditure, with respect to difficulty of alteration and retention of skillful employees in this competitive market, a lot of cost efficiencies accrue from committed employees (Farzad, 2007).

According to (Waris, 2005), as a global competition continues to increase, citizenship behavior and the effort level required of workers will become more important. Also, as downsizing continues to make employee adaptability and willingness to display extra effort a necessity, citizenship behavior will be vital. In addition, as customer services are increasingly emphasized,

citizenship behavior will be more important. In general the employees' behavior plays an important role in banks market orientation.

1.5. Definitions of the Variables

The purpose of a research project is to examine the effect of independent variables on dependent variables. An independent variable is an antecedent and presumed to influence the dependent variable; a dependent variable is the outcome and is believed to be influenced by the independent variable(s) (Davis, 2005). In this study the independent variables are internal marketing, organizational commitment, organizational citizenship behaviors; the dependent variable is market orientation, and organizational commitment and organizational citizenship behaviors are also mediating variables.

According to (Davis, 2005), in any study each variable must be properly defined and two types of definitions exist: constitutive and operational. A constitutive definition is the explanation of the meaning of a term by using other words to describe what is meant, and this type of definition is similar to what may be found in a dictionary; an operational definition defines a term by stating the actions, processes, or operations used to measure examples of it.

The following section provides the constitutive definitions for each variable. The operational definition for each variable is presented in chapter three.

1. **Internal Marketing**: (Davis, 2005) defined IM as a management philosophy, viewing employees as internal customers and viewing jobs as internal products that satisfy the needs and wants of these internal customers while addressing the objectives of the organization. In this study, the researcher used four dimensions to measure IM, those dimensions are: vision, training, strategic reward, and internal communication.
2. **Organizational commitment:** is a psychological stabilizing or obliging force that binds an individual to courses of action relevant to the target of that force—the organization (Ng et al, 2006), it includes: **Affective commitment:** refers to an employee’s emotional attachment to, identification with and involvement in an organization; **Normative commitment:** reflects a perceived obligation to remain in the organization (Meyer, et al, 2002).
3. **Organizational citizenship Behaviors:** are discretionary behaviors in nature and are usually not recognized by the organization's formal reward system (Ackfeldt & Coote, 2005), there are two types of organizational citizenship behaviors:

a. Organization citizenship behaviors to help other individuals **(OCBI)** consist of: **Altruism:** discretionary behavior that has the effect of helping a specific other person with an organizationally relevant task; and **Courtesy:** discretionary behavior, aimed at preventing work-related problems with others. (Mackenzie et al, 1993).
b. Organization citizenship behaviors to help the organization consist of: **Sportsmanship:** describes employees' willingness to tolerate minor setbacks in the workplace; **Civic Virtue:** refers to constructive engagement in organization activities; and **Conscientiousness:** is discretionary behavior that goes well beyond the minimum role requirements of the organization (Ackfeldt & Coot, 2005).

4. **Market orientation**: is an organization-wide generation of market intelligence pertaining to current and future customer needs, dissemination of the intelligence across departments, and organization-wide responsiveness to this intelligence. This concept includes three dimensions as follows: **Intelligence generation:** the organizational capability of collecting and systematically analyzing market information on consumers' present and future needs, competitors, technology, regulations, and other relevant environmental factors; **Intelligence dissemination:** the interdepartmental communication and selling of the relevant information concerning market intelligence; and **Responsiveness:** ''the action taken in response to the intelligence that is generated and disseminated, selecting target markets; designing and offering products/services that cater to their current and anticipated needs; and producing, distributing, and promoting the products in a way that elicits (Kaynak & Kara, 2004).

1.6. Organization of the Study

This study is divided into five chapters:

a. Chapter one includes the introduction, problem statement, importance, objectives of study, and definition of study variables.
b. Chapter two consists of the theoretical framework, which is divided into five sections: the first is about internal marketing; the second section speaks about organizational commitment; the third section speaks about organizational citizenship behaviors; the fourth section is about market orientation; and the fifth section includes the previous studies.
c. Chapter three includes: the research purpose, research design, research strategy, description of the research population, sample and sampling design, type of data and data collection methods, procedures of the study, operational definitions, analysis tools, and instrument reliability and validity.

d. Chapter four includes: data analysis and hypotheses testing.
e. Chapter five includes a discussion of the results, study contributions, study limitations, theoretical and managerial implications and future research directions. (See figure 1-1)

Figure (1-1)
Research Process of the Study

Introduction, problem statement, importance and objectives of study, and the study definition terms

↓

Literature Review (IM, OC, OCBs, & MO), Pervious Studies and Hypotheses Development, and Study Model

↓

Methodology: Research Purpose, Research Design, Research Strategy, Description of the Research Population, Sample and Sampling Design, Type of Data and Data Collection Methods, procedures of the study, Operational Definitions, Analysis Tools, and Instrument Reliability and Validity.

↓

Data Analysis & Hypotheses Testing: Sample Characteristics, Data Descriptive Analysis, Hypotheses Testing and Results, and Interpretation of the findings.

↓

Fining and Implications: Discussion Of The Results, Study Contributions, Study Limitations, Theoretical And Managerial Implications And Future Research Directions.

Chapter Two
Theoretical Framework and Literature Review

Theoretical Framework

The purpose of this chapter is to review the relevant literature and establish a theoretical outline. The first section of this chapter will present the concepts of internal marketing, organizational commitment, organizational citizenship behaviors and market orientation. The second section will review the relevant studies that link these concepts with each other. Later the hypotheses and the study model will be presented.

2.1. Study Context: The Banking sector in Jordan

Today's successful human resource professional in the financial services industry needs a clear understanding of the critical human resource issues, from recruitment to career pattern development, because the human resource function has a direct impact on a financial institution's productivity and bottom-line (Farzad, 2007). In this study the researcher chose the Jordanian banking sector as a context to investigate some human resource concepts (internal marketing, organizational commitment, and organizational citizenship behaviors) and their impact on banks' market orientation. (Farzad, 2007) adds that one of the main concerns of every bank is about human resource issues, because the banks do not provide significantly different products and hence consumer choice is heavily influenced by convenience and image, the latter partly created by contact with staff and there is thus a clear strategic link with quality of service and staff quality.

The banking sector of any country is considered as a mirror to core economic performance, it rapidly responds to the economic changes and seeks to adapt with it. In Jordan, the banking sector appeared 80 years ago, when foreign bank started to work in Jordan "Othmani Bank" in 1925 (Association of Banks in Jordan, 2008). This sector was affected by the developments in the Jordanian economy in the last few years. Currently it is very active, and the banks of Jordan have taken all the tasks and responsibilities as other banks in developed countries. The number of banks in Jordan increased to 23 banks in 2006, two are Islamic banks, eight are foreign banks, and 13 others are commercial banks. The number of overall branches of pervious banks is 515 branches distributed in various areas in Jordan. This study will concentrate on the Jordanian commercial banks.

2.2. Internal Marketing

2.2.1. The Elements of Internal Marketing:

The constructs of internal marketing are inter-functional coordination & integration, customer orientation, marketing-like approach, job satisfaction, empowerment, employee motivation, quality of service employee development, vision of firm, strategic rewards, internal communication and senior leadership. (Ha et al, 2007) defined those elements as following:

1. **Inter-functional Coordination and Integration:**

   The concept is defined as the coordinated utilization of an organization's resources in creating superior value for target customers. When an organization is able to use its resources effectively to create value, it will ensure long term profitability, thus improving business performance; the role of internal marketing in integrating marketing and personnel functions must be to the extent in which personnel become a resource for the marketing function.

2. **Customer Orientation:**

   Customer orientation is defined as the understanding of the need of one's target buyer in order to create value for them continuously; this affects business performance by decreasing the buyer's cost in relation with the buyer's benefits; this induces buyers to be loyal as they feel that their needs are being satisfied by the service rendered.

3. **Marketing-like Approach:**

   Internal marketing holds that employees are "best motivated for service mindedness and customer oriented behavior by an active marketing-like approach, where marketing-like techniques are used internally"; marketing-like approach is defined as a business management philosophy based on the need for customer orientation, profit orientation and recognition of the role of marketing to communicate the needs of the market to all major corporate departments.

4. **Job Satisfaction:**

   Job satisfaction is defined as show content of an individual with his or her job; the underlying view of internal marketing is based on the concept that in order for a service organization to satisfy customers, it must first satisfy employees.

5. **Empowerment:**

   By allowing empowerment, employees can make faster decisions, which in turn increase productivity, enhance the service experience and improve performance; it is an essential aspect of internal marketing. Empowerment has been associated with such benefits as improving employee and customer satisfaction.

6. **Employee Motivation:**

Internal marketing sought to increase employee motivation by focusing on treating the job as an internal product and try to “sell” it to employees; this inward-looking philosophy is enhanced by steps which motivate employees to try out the product first. This logic stands behind the importance of addressing employee motivation as an important aspect of internal marketing.

7. **Quality of Service:**

Service quality is an important element in internal marketing because high quality will make it easier for employees to identify themselves with the service they are selling to the customers. In fact, quality of service might be more crucial to employees than external customers because unlike external customers, they do not have a choice to select their product.

8. **Employee Development:**

In order for internal marketing to be effectively employed within an organization, employees must be trained and properly developed to fulfill its service role; with a well developed workforce, an organization will exploit the full potential of its resource (the employees) .Thus improving business performance.

9. **Vision of the Organization:**

Vision is short term and long term goals that employees can believe in; internal marketing programs that are imaginatively and sensitively created and implemented, with this in mind, will improve both the internal efficiency and external effectiveness of the organization’s marketing efforts.

10. **Strategic Reward:**

The inclusion of strategic reward in implementing internal marketing is important as it will help in accomplishing other goals of internal marketing such as motivation and employee satisfaction.

11. **Internal Communication:**

Internal communication is an important element of internal marketing as it is the key factor in creating understanding among employees.

12. **Senior Leadership:**

Senior leadership is the moral and the intellectual ability of the upper-echelon management to drive the organization and its employees toward the right direction; thus leadership style is important in determining employees’ attitudes and behaviors.

2.2.2. Phases of Internal Marketing

Phase 1: Employee Motivation & Satisfaction:

The assumption of internal marketing is "to have satisfied employees" (Farzad, 2007). So in this phase, companies will treat their employees as customers; treat the job as the offering of products (Tsai 2008). It was thought that by employing an IM approach, the effect would be more satisfied customer-contact employees, which in turn would lead to greater customer satisfaction (Sadiq & Akerlind, 2004), but according to (Farzad, 2007) & (Tsai, 2008), Rafig & Ahmed, point out some *problems* of this view: *Firstly*, products which are sold by companies may not be preferred by employees, even cause negative utility. *Secondly*, unlike external customers, employees cannot choose products freely. *Thirdly*, employees may be forced to accept products, no matter what they like. *Fourthly*, making employees satisfied may cost a fortune. *Finally*, questions come to whether internal employees' needs over weight external customer's needs or not.

Phase 2: Customer Orientation

Here the purpose is to establish the interaction between frontline employees and customers, a process known as *interactive marketing;* integrating the different functions of organization is vital in service companies (Farzad, 2007; & Tsai, 2008). Furthermore, the aim of internal marketing is to achieve effective co-ordination between contact staff and backroom support staff (Sadiq & Akerlind, 2004).

Phase 3: Broadening the IM Concept-Strategy Implementation & Change Management

In this phase, internal marketing is presented as a tool to implement company strategies. Internal marketing is a methodology and personnel function to extend an employee to become a resource of marketing function. It also can eliminate the isolations among departments; reduce inner functional friction to change (Farzad, 2007; &Tsai, 2008). (Sadiq & Akerlind, 2004) believed that if strategies are implemented more efficiently, internal conflicts must be overcome and internal communications improved.

Internal Marketing at Present

Today, the term internal marketing has been applied to a much broader range of management and social interest; by bringing together a multidisciplinary set of research contributions from the field of service marketing and management, internal marketing identifies key themes and issues, including a social model of marketing, a human resource management perspective, marketing & service management, organizational

development, corporate identity, image and communication (Sadiq, & Akerlind 2004).

2.2.3. Problems Affecting Successful Implementation of Internal Marketing:

Logaj & Trnavcevic (2006) suggested that there are some problems affecting effective implementation of internal marketing such as: th managerial incompetence in interpersonal, technical and conceptual skills is some of the stumbling blocks against successful internal marketing; poor understanding of internal marketing concept; individual conflict and conflict between departments makes the implementation of internal marketing difficult; rigid organizational structure coupled by bureaucratic leadership hinders success of internal Marketing; ignoring and not listening to subordinate staff; the tendency of ignoring employees' importance and treating them like any other tools of business; unnecessary protection of information against employees; and resistance to change.

2.2.4. Benefits of Internal Marketing:

Also Logaj & Trnavcevic (2006) suggested some benefits of internal marketing such as: encourages the internal market (employees) to perform better; empowers employees and gives them accountability and responsibility; creates common understanding of the business organization; encourages employees to offer super service to clients by appreciating their valuable contribution to the success of the business; helps non-marketing staff to learn and be able to perform their tasks in a marketing-like manner; improves customers retention and individual employee development; integrates business culture, structure, human resources management, vision and strategy with the employees' professional and social needs; creates good coordination and cooperation among departments of the business.

2.2.5. Internal marketing Mix:

a. **The product component**:

According to (Yang, 2001), internal marketing is "…viewing jobs as internal products, and … endeavoring to design these products to better meet the needs of these customers"; "the successful service company must first sell the job to employees before it can sell its services to customers" (p.3). The product component of IM includes four elements: selecting right personnel, effects of training, considerations of empowerment, and effects of teamwork.

b. **The price component:**

The price is the opportunity costs of engaging in 'the job'. According to (Yang, 2001), Berry conducted marketing research in the Banking industry

and proposed that: firstly, internal marketing enables a bank to attract and retain the best employees and gain the best work from them by way of the effect of their satisfaction. Secondly, requirements for employee satisfaction can be found from the internal marketing research; the research also obtained feedback from employees in terms of company policies, working conditions and other job-related matters. As a result, Berry according to (Yang, 2001), proposed two types of internal market segmentation including “Flexible work hours” and “Cafeteria benefits”.

***c.* The promotion component:**

Communication is characterized as a crucial component as there is a relationship between internal customers and suppliers, prior to the services which are delivered to customers, and between internal and external customers. Communication channels and social interactions between these parties need to be smoothly created; customer feedback which is received by the front-line employees should be transferred to internal suppliers for the further products and services improvement and advancement. In addition, customers’ expectations need to be brought into discussions and dialogues between internal customers and suppliers (Yang, 2001).

***d.* The place component**

The place is referred to a location where jobs are offered near living places of internal customers; allocating the right persons to the right place is crucial, especially customer contact employees (Yang, 2001).

2.3. Organizational Commitment

Organizational commitment has been variously and extensively defined, measured and researched, but it continues to draw criticism for lack of precision and concept redundancy (Roja & Roast, 2007). In this section the researcher seeks to clarify some ambiguities on the nature of organizational commitment.

2.3.1. The commitment as side-bets

According to (Cohen, 2007), this era is based on Howard Becker's (1960) conceptualization that defined commitment by using what is known as the side-bet theory. This approach was one of the earliest attempts to advance a comprehensive conceptual framework about the concept of commitment that presents a thorough perspective on the individual's relationship with the organization; based on this theory, employees are committed because they have totally hidden or somewhat hidden investments; “side-bets” they have made by remaining in a given organization. The term “side-bets” was used by Becker to refer to the accumulation of investments valued by the individual

that would be lost if he or she were to leave the organization. Cohen (2007), suggested that over a period of time, certain costs accrue, and that makes it more difficult for the person to disengage from a consistent pattern of activity, namely, maintaining membership in the organization. Therefore (Powell & Meyer, 2004) believe that side bets can take various forms: generalized cultural expectations about responsible behavior, self-presentation concerns, impersonal bureaucratic arrangements, and individual adjustments to social positions and non-work concerns. (Powell & Meyer, 2004) and (Lok et al, 2007) defined *Generalized cultural expectations* as, expectations of important reference groups regarding to what constitutes responsible behavior (e.g. how long one should stay at a job), violating these expectations could lead to real or imagined negative consequences. *Self-presentation concerns* arise when a person attempts to present a consistent public image that requires behaving in a particular fashion. *Impersonal bureaucratic arrangements* are rules or policies put in a place by the organization to encourage or reward long-term employment (e.g., a seniority-based compensation system). *Individual adjustments to social positions* refer to efforts made by an individual to adapt to a situation, but that make him or her less fit for other situations (e.g., investment of time and effort to acquire organization-specific skills). *Non-work concerns* refer to side bets made outside the organization itself, as when an employee establishes roots in a community that would be disrupted if he or she were to leave the organization and be forced to seek employment in another geographic location.

2.3.2. Components of commitment

Meyer and Allen's (1990) three component model of OC has been the dominant framework for OC research in the past decade because it is based on a more comprehensive understanding of OC (Erdheim et al, 2006). The three-component model consists of:

a. Affective commitment: refers to the employee state of emotional attachment to the organization and is especially sensitive to work experiences such as organizational support (Griffin and Hepburn, 2005, & Erdheim et al, 2006). This emotional response has also been described as a linking of the individual identity with the identity of the organization and as an attachment to the organization for its own sake, apart from its purely instrumental worth; it results in a situation where the employee wants to continue his or her association with the organization (Dawley et al, 2005). (Banaia et al, 2004) suggested that affective commitment is characterized by three factors: Identification—a strong belief in, acceptance of the organization's goals and values; Involvement—a readiness to exert effort on behalf of the organization

and loyalty—a strong desire to remain a member of the organization. (Lok et al, 2007) also add that affective commitment remains the dominant focus of research on organizational commitment and is shown to be most clearly associated with important organizational outcomes, such as improved retention, attendance and citizen behaviors, self-reports of performance and objective measures of supervisor ratings of employees' performance, as well as indicators of improved operational costs and sales.

b. Normative commitment*:* refers to an employee's belief that he or she ought to stay with the organization and develop, as a result of socialization experiences that emphasize the appropriateness of remaining loyal to one's employer (Griffin and Hepburn, 2005). Individuals having a high degree of normative commitment feel that they are obliged to continue employment (Kondratuk et al, 2004). (Namasivayam & Zhao, 2007) describe normative commitment as, the result of both pre-entry (familial and cultural) and post-entry (organizational) socialization processes.

c. Continuance commitment: might consist of two sub-constructs—one based on the degree of personal sacrifice associated with leaving the organization (Dawley et al, 2005), and the other based on individuals' recognition of the availability of alternatives if they were to leave the organization, often referred to as ''sunk costs'' (Namasivayam & Zhao, 2007).

2.3.3. Construct validity of Meyer and Allen's Model

Many studies have examined the construct validity of Meyer and Allen's (1991) three-component model and its measures. According to (Meyer et al, 2002), affective, continuance, and normative commitment are *distinguishable* components of commitment. Also, (Cheng and Stockdale, 2003) say that Allen and Meyer in 1996 reviewed results from over 40 samples and claimed that construct validity was strong enough to support the continued use of the scales. However, some concerns stand out. First, about the dimensionality of continuance commitment (CC), according to Meyer et al (2002), Meyer and Allen in 1984 developed an 8-item scale (the CCS) that they asserted was more appropriate than existing instruments for the measurement of commitment, as conceptualized by Becker, 1960 in his "side bet" theory. Although internal consistency estimates for the CCS have generally been acceptable, a principal components analysis conducted by McGee and Ford identified three factors, two of which were interpretable; one factor, labeled CC: LoAlt, was defined by 3 items reflecting a perceived lack of alternative employment opportunities. A second factor, labeled CC:HiSac, was defined by 3 items reflecting perceived sacrifices associated with leaving the organization (Meyer et al, 2002 & Cheng and Stockdale, 2003).

Second, because high correlations between AC and NC dimensions have been consistently found, there is a doubt about the distinction between these constructs (Meyer et al, 2002 & Cheng and Stockdale, 2003).

Furthermore, according to (Cheng & Stockdale, 2003), Allen and Meyer reported that the proposed antecedents of AC and NC are highly correlated with both dimensions (e.g., antecedents of AC are not only highly correlated with AC, but also with NC), suggesting that affective commitment and normative commitment lack discriminate validity. In response to the problems in their scales, Meyer et al modified the three scales; the revised measure contained six items for each of the three subscales (Cheng & Stockdale, 2003). The question that arises here is: Are Mayer & Allen Scales valid in our context (Arab culture)?

2.4. Organizational Citizenship Behaviors (OCB)

2.4.1. Dimensionality of OCB

Most literatures conceptualize OCB as a multidimensional performance variable comprised of two dimensions and up to seven dimensions (DeGroot & Brownlee, 2006):

The latter researchers suggest seven dimensions of OCB (altruism, courtesy, cheerleading, peacekeeping, sportsmanship, civic virtue and conscientiousness), after this combination the (altruism, courtesy, cheerleading and peacekeeping) are included in one dimension of (helping behavior) (Mackenzie & Podsakoff, 1993), so that they are reduced into four dimensions of OCB (helping behavior, sportsmanship, civic virtue and conscientiousness). Recently, researchers speak about three dimension of OCB “helping behavior, civic virtue, and sportsmanship" (Ackfeldt & Coote, 2005; Vilela et al, 2008). (Day & Carroll, 2004) identified the three dimensions of OCB as: sportsmanship (not complaining about the organization); helping behavior (helping coworkers and providing encouragement) and civic virtue (becoming involved in and showing concern for the organization).

Other researchers such as (Spector & Fox, 2002), (Robert et al, 2007) and Bonaparte Jr (2008) divided OCB into two categories according to the intended beneficiary. OCB, that benefits the organization in general, such as a willingness to participate in extra project-oriented activities, and OCB that is directed primarily to individuals within the organization, such as altruism and interpersonal helping. Other researches still use the five dimensions of OCB that were suggested by (Mackenzie et al, 1993) (altruism, courtesy, sportsmanship, civic virtue and conscientiousness), and these dimensions are used in this study to measure the organizational citizenship behaviors since

they are not extensively used in previous researches. (Bell & Menguc, 2002) and (Yoon & Suh, 2003) identify: *Altruism* as a discretionary behavior that helps other persons with respect to organizationally relevant tasks or problems (e.g., voluntarily helping less skilled or new employees and assisting coworkers who are overloaded or absent); *Conscientiousness* as a discretionary behavior that employees carry out well beyond the minimum required level (e.g., working long days, voluntarily doing things besides duties, keeping the organization rules, and never wasting work time); *Sportsmanship* consists of actions that employees should refrain from doing, as complaining, doing petty grievances, railing against real or imagined slights, and making federal cases out of small potatoes; *Courtesy* consists of actions that help prevent work-related problems with others, or such actions as ''touching base'' with those parties whose works would be affected by one's decisions or commitments; *Civic virtue* reflects behaviors, in which an employee responsibly engages, that show concern for the organization and employee initiative in recommending how the organization can improve its operations. However, according to (Yoon & Suh, 2003) courtesy is not easily distinguishable from altruism; the distinction between the two behaviors can be made when one distinguishes between coming to the aid of someone who already has a problem and helping someone prevent a problem from occurring.

Yu & Chu, (2007) have also divided behaviors in organizations into: In-role behavior in accordance with formal role descriptions and Extra-role behavior beyond formal role requirements. According to their theory, extra-role behavior arises from feelings of ''citizenship" with respect to the organization; these feelings have been perceived as the backbone of behaviors that were not required by an organization, but have a positive impact on organizational function. More recently, (Yoon, 2009) defined OCB as ''the performance that supports the social and psychological environment in which task performance takes place".

2.4.1. Benefits of OCBs

According to (Koopmann Jr, 2000), individually OCBs are frivolous, but in aggregate, they benefit both the organization and its employees in numerous ways. To the organization go the benefits of having a group of employees who are dedicated to the company. (Koopmann Jr, 2000) believes that the mere presence of OCB (specifically altruism, conscientiousness and sportsmanship) indicated a lower turnover rate (these dedicated workers will stay with the company for long time), produce more products of higher quality and help the company to achieve success in many other ways. He pointed out

a benefit to the employee: performance of OCB “may produce an effective response and hence, enhance managers’ liking for a subordinate”.

2.5. Market Orientation

The researches into the market orientation have been conducted in a variety of contexts but in the Arab countries there are very little studies which examine it. The researcher seeks through this section to further clarify market orientation.

2.5.1. The nature of the market orientation construct

No agreement has been reached on the exact nature of market orientation (Gainer & Padanyi, 2005). It is viewed as a cultural context, behavioral (philosophy) or a hybrid combination between the two views (Olavarrieta & Friedrmann, 2008). Some researchers see that, the MO is a culture, reminiscing what has been said by Narver and Slater, who defined the MO as "the shared values and beliefs that provide (individuals) with norms for behavior in organization". According to this concept there are several dimensions to measure the MO such as, customer orientation, competitor orientation and inter-functional coordination; this is known by MKTOR scale (Gainer& Pudanyi, 2005). Customer orientation is the sufficient understanding of target buyers so as to be able to create superior value for them continuously. Competitor orientation refers to understanding the short-term strengths and weaknesses and the long-term capabilities of both current and potential competitors. Inter-functional coordination is the coordinated utilization of company resources to creating superior value for target customers through integration of all functions in the firm (Zhao & Cavusgil, 2006 and Panigyrakis & Theodoridis, 2007). Many researchers provide different concepts to MO based on cultural views such as (Langerak, 2003) who stated that a market-oriented culture produces a position of sustainable competitive advantage thus, superior long-run financial performance. (Panigyrakis & Theodoridis, 2007) defined MO as the ability of a firm to learn about customers, competitors and environmental factors on a continuous basis, thus permitting them to act on events and trends in present and potential markets. Market orientation has been expressed in such terms as “close to the customer” (Caruana et al, 1997).

Other researchers follow the theory of Kohli & Jawrski, which see MO as the implementation of marketing concept. (Jiménez-Jiménez & Cegarra-Navarro, 2007) defined it as "specific activities that translate the marketing concept into practice”, these activities are organization- wide generation of market intelligence pertaining to customer needs, dissemination of intelligence

across departments and organization responsiveness to intelligence; this is known as MARKOR scale (Gainer& Pudanyi, 2005). For those authors, market orientation is defined by three dimensions: (1) The generation of market intelligence, which refers to gathering, systematically analyzing, and the evaluation of information about customer present and future needs and preferences, competitors, technology, regulations and other relevant environmental factors. Environmental scanning activities are subsumed under market intelligence generation. Consequently, a present and future vision of the market allows developing new products with a higher degree of incorporated novelty and even anticipating competition initiatives (Hernandez-Espallardo & Arcas-Lario, 2003; Santos-Vijande et al, 2005; and Quintana-Deniz et al, 2007). According to (Matsuno et al, 2005) KJ's construct (a set of intelligence-related behaviors) results from internal and external environmental antecedents. The internal task environment includes such factors as organizational structure and design (e.g., complexity, formalization, centralization and specialization/differentiation), performance measures and reward systems, top management's attitude toward risk and organizational culture. The external environment refers to the elements outside the organizational boundaries, such as market competitive structures (e.g., entry barriers, seller concentration and buyer power), industry/market characteristics (e.g. growth rate, cost and investment structure, technological dynamism and market turbulence) and regulatory factors. (2) Intelligence dissemination is the intra and inter-departmental communication and selling of the relevant information concerning market intelligence (Hernandez-Espallardo & Arcas-Lario, 2003). (3) Responsiveness is ''the action taken in response to the intelligence that is generated and disseminated, selecting target markets; designing and offering products/services that cater to their current and anticipated needs; and producing, distributing, and promoting the products in a way that elicits favorable end-customer response'' (Hernandez-Espallardo & Arcas-Lario, 2003).

The others preferred to combine the two scales and create a new scale called EMO (Matsuno et al, 2005) and according to the new view (Taylor et al, 2008) provide, the combined definition of MO is "the organizational culture that most effectively and efficiently creates the necessary behaviors for thus continuous superior performance for business", but this combination creates difficulty in empirical investigation especially with regard to validity. The domain specification in the context of market orientation seems to be complex, as there is no single definition for the market orientation philosophy (Sing & Ranchhod, 2004).

2.5.2. Inter-scale comparison (MKTOR "Narver & Slater" and MARKOR "Kohli & Jaworski").

Gauzente(1999) pointed out the comparison between MKTOR & MARKOR scales as follow:

1. MARKOR's reliability is lower than MKTOR
2. MKTOR does not take into account the cultural dimension of market orientation or its stakeholder dimension.
3. The analysis suggests that MARKOR is mostly suited for an evaluation of market orientation as an organizational phenomenon. It may also be a helpful instrument for assessing a firm's potentialities in terms of ability to respond to external events.
4. The MKTOR is shorter than MARKOR (MKTOR total words represents only 48% of the MARKOR total words).
5. MARKOR exhibits a more varied structure than MKTOR.
6. The MARKOR scale uses not only present and infinitives but also conditional and future forms which give a 'scenario' tone to the questionnaire and encourages the respondent to imagine and project into potential business situations.
7. The MKTOR scale is structured as a check list and is more factual.

(Raaij & Stoelhorst, 2006) add:

1. Both scales have been criticized by a methodological perspective: for their process of scale development, for their single informant strategy and for their common reliance on the focal organization only.
2. Because MKTOR and MARKOR were developed to measure differences among firms, they do not offer much help to set benchmarks and prioritize actions when applied within a firm.

(Gainer& Pudanyi (2005) state that the review of 25 studies uncovered 5 which used the MARKOR scale. A review of 25 market orientation–organizational performance studies published during 1990–2000 indicated that 10 used all or major portions of the Narver and Slater (1990) scale. Also (Martin-Consuegra & Esteban, 2007) suggested that the vast majority of market orientation studies since 1990 have adopted one of these two market orientation definitions. However, the researcher believes that the MARKOR scale is more appropriate in under developed countries, because in recent years, most organizations' focus has been on information technology and gathering the market information, whereas there is low interest to customer orientation especially within the low internal competitions.

In general (Sandvik & Sandvik, 2003) suggested that a causal ordering among the dimensions of market orientation may overcome potential weaknesses of the current approach to the market orientation construct. In a

pragmatic sense, the three dimensions of market orientation activities are most effectively organized as follows: Generation, Dissemination, Responsiveness. Therefore, each of these dimensions should be viewed as necessary, but not sufficient conditions for market orientation. Additionally, each dimension constitutes an upper limit for the firm's (overall) market orientation. They add, since a company can be strong on one part of market orientation but lacking on other parts, this is not consistent with the market orientation concept.

2.5.3. Barriers of market orientation

There are significant obstacles to the successful implementation of a market orientation. These are to do with people and organizational structures that prevent marketing orientation (Drysdale, 2000).

1. **The people problem:**

The attitude and actions of staff are the major influencers in determining levels of market orientation, indifferent and negative attitudes to marketing at all levels in the organization remain significant barriers. This is often coupled with both a lack of commitment and skills of top management.

Basically there is a lack of understanding of marketing. For an organization to engage in such practices is regarded as somewhat demeaning. There is also a view that governments should provide adequate funding and resources for organizations and they should not be forced to market or gain sponsorship. Finally an employee does not see that marketing should be part of his/her role and resist or comply reluctantly (Drysdale, 2000).

2. **System barriers:**

Other barriers are related to the organization as its structure, systems and processes. Many organizations, regard market orientation as too much expensive to implement; they regard themselves as too small and don't have the necessary systems, expertise or infrastructure or resources to engage in marketing activities or market training.

Centralized and bureaucratic systems are less accommodating to dissemination of information and organizational responsiveness to market intelligence.

Departmentalization, unclear marketing aims and objectives, lack of marketing skills, reward systems based on cost cutting and short-term survival, unclear view of the customer and perceived lack of competitive differentiation inhibit market orientation (Drysdale, 2000).

2.6. Literature Review and Hypotheses Development

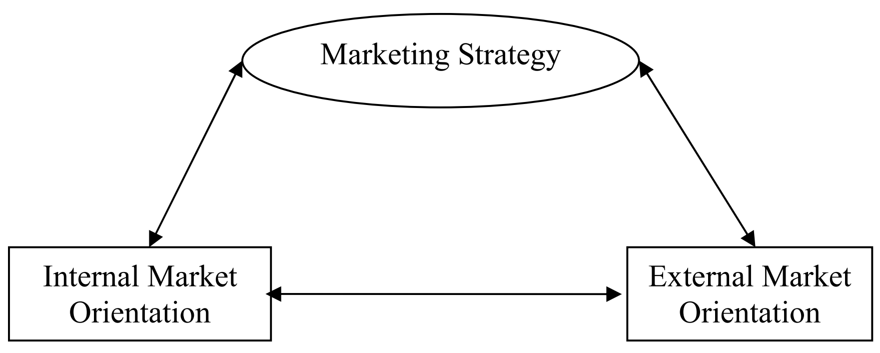
The first step in developing this study instrument was an extensive and in-depth literature review.

2.6.1. Internal Marketing and Market Orientation

Lings (2000) suggested that there are relationships between internal market orientation and the three dimensions of market orientation (general intelligence, dissemination intelligence, and responsiveness). (Souchon & Lings, 2001) believe that the adoption of internal marketing practices has been proposed as a key means of ensuring the levels of staff retention, market orientation, customer satisfaction and ultimate profitability. (Voola et al, 2003) found that there is a positive relation between internal marketing and market orientation, and internal marketing has been considered as an antecedent to market orientation. (Bouranta et al, 2005) found that internal marketing exerts a strong positive influence on market orientation; they also found that the components of internal marketing have a positive influence on customer orientation and the other components of market orientation. (Kyriazpoulos et al, 2007) examined the adoption of the IM concept from bank branches' employees and found that internal marketing has a positive effect on market orientation. (Zepf, 2008) suggested that internal marketing must precede external marketing; it makes no sense to promise excellent service before the company's staff is ready to provide it. (Gounaris, 2008) believes that an ''internal-market orientation'' (IMO) is the equivalent to market orientation that is known to precede the effective implementation of marketing strategies; such an internal-market orientation, if developed, may increase the effectiveness of market oriented company's response to (external) market conditions as it allows the company's management to better align (external) market objectives with internal capabilities. But (Lagoon et al, 2006) found that a market non-responsive orientation (just general intelligence and dissemination intelligence) has a significant negative effect on both internal marketing and discretionary effort, whereas the market orientation (general intelligence, dissemination intelligence, and responsiveness) has a significant positive effect on internal marketing.

Gounaris (2006) suggested that the notion grounds on the company's need to develop a strong internal-market orientation prior to successfully adopting an external (market) orientation, show figure (1-2).

Figure (1-2): Developing a symmetric orientation.



Source: Gounaris, 2006.

Based on the above, the following hypotheses are developed:
H1: Employees' internal marketing awareness causes significant positive influence on banks' market orientation.
H1a: When employees' internal marketing awareness affects banks' market orientation, organizational commitment and organizational citizenship behaviors come with significant intermediary effects.

2.6.2. Internal Marketing and Organizational Citizenship Behaviors:

A very modest number of studies have examined the relationship between the internal market and organizational citizenship behaviors. Among these studies, (Souchon & Lings, 2001) believe that the adoption of internal marketing practices has had an impact on citizenship behavior and employee retention. (Hung & Lin, 2008) suggested that the international hotel industry can enhance employees' internal marketing perception and this situation will directly affect the citizenship behaviors of employee organizations (organizational benefit behavior, in-role behavior and altruism or individual behavior). Based on these, the following hypotheses are developed:
H2: Employees' internal marketing awareness causes significant positive influence on organizational citizenship behaviors.
H2a: When employees' internal marketing awareness affects organizational citizenship behaviors, organizational commitment come with significant intermediary effects.

2.6.3. *Internal Marketing and Organizational Commitment:*

Caruana & Calleya (1998) assure that there is a relationship between internal marketing and organizational commitment and the relationship of internal marketing is most significant with the affective dimension of organizational commitment. (Souchon & Lings, 2001) suggested that internal

marketing practices have been proposed as a key means of increasing staff motivation, organizational commitment, and employee satisfaction. (Lings, 2004) believes that internal market orientation (internal market research, internal communication, and internal responsiveness) has a direct positive impact on the internal aspects of organizational performance (employee satisfaction, employee retention, and employee commitment). (Tsai & Wu, 2006) suggested that hospital administrators can enhance their internal marketing activities to improve employee perceptions of organizational commitment. Also, they found that organizational commitment is a completely mediating variable between internal marketing and service quality. (Kyriazpoulos et al, 2007) examined the adoption of the IM concept from Bank's branches, and they found that internal marketing has a positive effect on organizational commitment. (Farzad et al, 2008) examine the importance of internal marketing criteria and their influence on organizational commitment in Iranian financial service arena; they highlighted the effect of internal marketing dimensions (job satisfaction, understanding and differentiation, inter-functional coordination and integration, training and motivation) on organizational commitment; the results show that "inter-functional coordination and integration", training and motivation has positive effects on the organizational commitment of employees. (Hung & Lin, 2008), suggested that employee's perception in the managerial system of the internal marketing (Encouragement, educational and training, communication, and management support) has a positive effect on organizational commitment (affective commitment, normative commitment, and continuance commitment of Taiwan International Hotel Industry. Based on these, the following hypothesis is developed:

H3: Employees' internal marketing awareness causes significant positive influence on organizational commitment.

2.6.4. *Organizational Commitment and Organizational Citizenship Behaviors:*

Chen & Francesco (2003) examined the relationship between the three components of organizational commitment and in-role performance and extra-role performance (organizational citizenship behaviors) and found that affective commitment related positively with OCB, whereas normative commitment moderated the relationship between affective commitment and OCB, the latter was stronger for those with lower normative commitment. (Shaw et al, 2003) examined two types of performance overall or job performance) and (helping or citizenship behavior), and they suggested that affective and normative commitment correlated positively with OCB, whereas

the correlation with continuance commitment was near zero of the five dimensions of OCB, except for altruism and conscientiousness, which were represented sufficiently. (Lagomarsino & Cardona, 2003) suggested that the strength of followers' continuing commitment to the organization will increase their propensity to engage in OCB, and the stronger the individual’s normative commitment the higher their propensity to engage OCB. (Kondratuka et al, 2004) state, with respect to organizational citizenship behavior, that there is a positive relationship with affective and normative commitment, but a negative relationship with continuance commitment. (Liu et al, 2004) suggested that affective commitment and normative commitment, but not continuance commitment, will be significant predictors of OCB in a non-U.S. context. (Wasti, 2005) states that while affective commitment has the strongest relations with desirable work-related outcomes such as organizational citizenship behaviors, continuance commitment is either negatively related or unrelated to these behaviors, normative commitment also appears to predict positive job outcomes, albeit less strongly than affective commitment. (Ackfeldt & Coote, 2005) believe that job attitudes (job satisfaction and OC) are proposed as direct predictors of OCB. (Paulin et al, 2006) found that the affective commitment has a significant association with both overall citizenship behavior and customer linkage behavior. (Cohen, 2006), examined the relation between multiple commitments (organizational commitment, occupational commitment, job involvement, and group commitment), ethnicity, and cultural values with organizational citizenship behaviors (OCB) and in-role performance and he found that organizational commitment, group commitment, and job involvement will be related to OCB and in-role performance more strongly than occupational commitment. (Lee, 2006) examined employees’ job satisfaction, organizational commitment, and performance in Singapore hospitals, and revealed that while normative has no impact on performance (in-role & extra-role performance), affective commitment has a positive effect, whereas continuance commitment has a negative effect on both in-role and extra-role performance (OCB).

Some results about examining the relationship between OC and OCB showed by (Gellaty et al, 2006) are as follows:

a. When affective commitment was high, the relation between normative commitment and citizenship behaviors was similar (positive) at high and low continuance commitment values. However, when affective commitment was low, the relation between normative commitment and citizenship behaviors was positive when continuance commitment was low, but turned negative when continuance commitment was high. Continuance commitment was unrelated to

citizenship behaviors when normative commitment was low, but this relation turned negative when normative commitment was high.

b. If affective commitment was high, the relation between continuance commitment and citizenship behaviors was weak regardless of the levels of normative commitment.

Viela et al (2008) suggested that a salesperson's organizational commitment has no significant influence on his/her OCBs. (Bonaparte Jr, 2008) investigated how organizational citizenship behaviors (altruism, sportsmanship, civic virtue, and conscientiousness) can be effected by organizational commitment (affective, normative, and continuance commitment), and found that the OCBs for altruism were positively related to OC affects more than other components. (Hung & Lin, 2008) support most of the researches, which find that organizational commitment has positive effects on organizational citizenship behaviors, benefiting the organization and benefiting the individual and assuring that the affective commitment has a stronger effect on organizational citizenship behaviors, whereas, they reveal that the normative commitment has a negative effect on organizational citizenship behaviors that benefit the organization. (Cichy et al, 2009) examined the relationships between, multi-dimensional constructs of OC and contextual performance (CP) (Organization Citizenship Behavior). The results showed that affective commitment had the strongest positive effects on contextual performance, continuance commitment related negatively to contextual performance and that normative commitment was associated positively with contextual performance.

Based on these, the following hypothesis is developed:

H4: Employees' organizational commitment has significant positive influences on organizational citizenship behaviors.

2.6.5. *Organizational Commitment and Market Orientation:*

It is evident from previous studies that the link between organizational commitment and market orientation is in need of more investigation; this is the main reason to examine it on this study. Among the few studies that involve organizational commitment, there seems to be disagreement as to whether it is a consequence. (Caruana et al, 1997) examined the relationship between MO and OC through using the three components of OC (affective commitment, normative commitment, and continuance commitment) and the three dimensions for MO (information generation, information gathering and responsiveness). He found that there is a direct link between market orientation and organizational commitment and more specifically between the responsiveness dimension of MO and the affective component of OC. (Jones

et al, 2003) believe that a firm’s market orientation, as perceived by the salesperson, would increase the salesperson’s organizational commitment. (Waris, 2005), who examined MO and OC in general, found that there is a positive relationship between the two variables. According to (Sivaramakrishnan et al, 2008), Jaworski and Kohli argue that the adoption of a market orientation enhances organizational commitment and make it unmistakably clear that organizational commitment is a direct consequence of market orientation. Through the view of Jaworski and Kohli, which differs from the assumption of this study, the researcher asks the following question: Whether the reason of these differences is resulting from the context of the Jaworski and Kohli study or from the validity of their scale? So the researcher sees that this problem (validity of Jaworski Kohli scale) must be examined in a Jordanian context.

Other researchers see OC as an antecedent to market orientation (e.g. Lings 2004 & Sivaramakrishnan 2008): (Lings, 2004) suggested that internal aspects of organizational performance (employee satisfaction, employee retention and employee commitment) impact directly on external market orientation. (Sivaramakrishnan et al, 2008) suggested that organizational commitment is antecedent to market orientation as it is required for a market-based reward system to develop a market orientation culture; they also found that organizational commitment directly influences an organization's market orientation. They hypothesize that organizational commitment is antecedent to market orientation and they recognize these two constructs are positively correlated and seem to be a ‘chicken-and-egg’ problem.

Based on these, the following hypotheses are developed:

H5: Employees' organizational commitment cause significant positive influence on banks’ market orientation.

H5a: When employees’ organizational commitment affects banks’ market orientation, organizational citizenship behaviors come with significant intermediary effects.

2.6.6. *Organizational Citizenship Behavior and Market Orientation:*

Many studies indicate that market orientation has a positive influence on organizational performance (Sing & Ranchhold, 2004; Kaynak & Kara, 2004 and Martin-Consuegra & Esteban, 2007), but all of those researchers have just examined the informal performance (in-role performance) without taking into consideration the extra-role performance (OCBs), and they generate the results upon two types of performance. This lead the other researchers to consider OCBs to be a consequence of MOs. In this regard, the researcher believes that considering OCBs as a consequence can be correct if we use the three

dimensions of Nerver & Slater (customer orientation, competitive orientation and inter-functional coordination) to measure market orientation. For example, (Kosug, 2007) suggested that a customer orientation will exert a positive influence on organizational citizenship behavior. Also, (Waris, 2005) found a positive relationship between market orientation (customer orientation, competitive orientation and inter-functional coordination) and organizational citizenship behaviors, through the employee attitude variables of organization commitment and workplace sense of community. However, if we used the other dimensions (general intelligence, dissemination intelligence and responsiveness) the result may be more different. Here the researcher believes that MOs become antecedents of OCBs because the MARKOR scale treats the MO as an implementation of marketing activities, not as cultural concepts, as in the Narver & Slater scale. In this case, it is clear that many studies have examined the influence of OCBs on some concepts of marketing, such as relationship marketing (E.Marketing, profitability, network marketing) (Lindgreen & Swaen, 2005), salespersons' performance (Mackenzie et al, 1993; Vilela et al, 2008). (Gounaris, 2008) suggests that the differences between marketing and market orientation are like the distinction between a philosophy and a concept.

Based on these, the following hypothesis is developed:

H6: Employees' organizational citizenship behaviors cause significant positive influence on banks' market orientation.

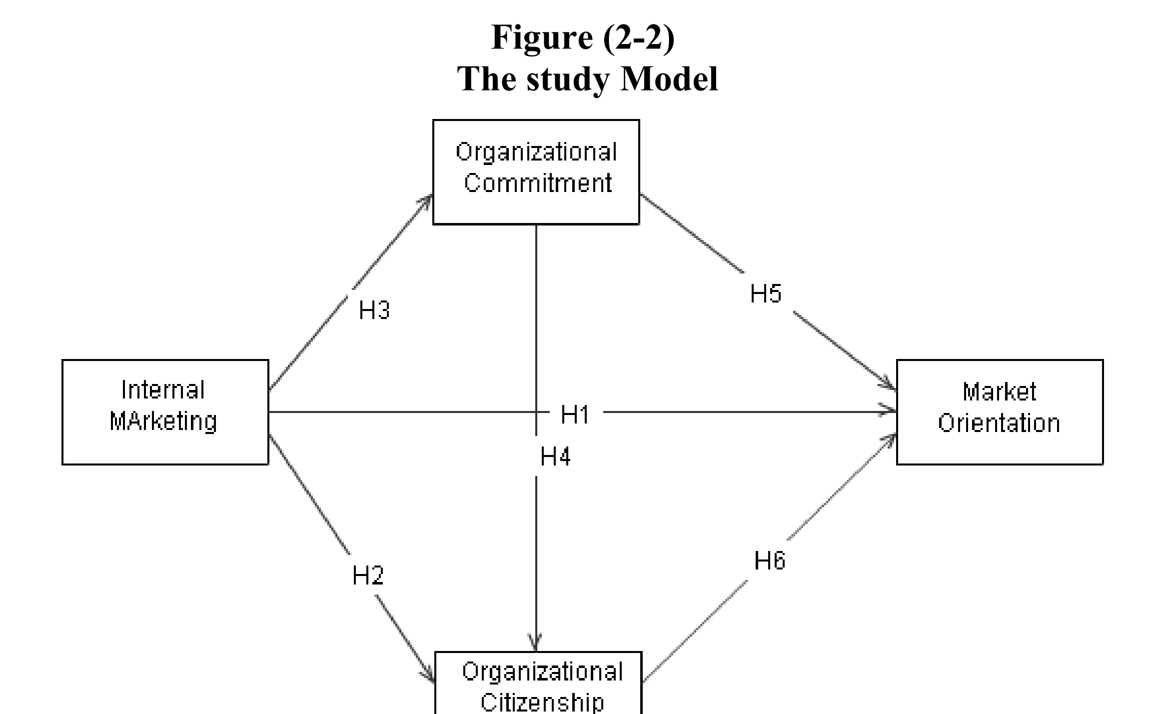
2.7. The Study Model

According to this study, which focuses on employees from commercial banks in Jordan, with their internal marketing, organizational commitment and organizational citizenship behaviors as the independent variables, organizational commitment and organizational citizenship behaviors as the intermediary variables, and market orientation as the dependent variable; the research theoretical structure is thus formed; shown as figure (2-2) and yable (1-2).

Table (1-2)
Building the model of current study

The relationships in the current study	Source
IM &MO	Lings, I.N., 2000; Souchon & Langs, 2001; Voola, R., Casimir, G., Haugen, H., 2003; Bouranta, N., Mavridoglou, G., & Kyriazopoulos, P., 2005 ; Lagoon, E., Herington, C., & Weaven, S., 2006; Kyriazopoulos, p., Yannacopoulos, D., Spyridakos, A., Sisoko, M., & Grigoroudis, E., 2007, Zepf, 2008; and Counaris,2008
IM&OCB	Souchon & Langs, 2001 and Hung, J.Y & Lin, T.Y., 2008.
IM&OC	Caruana, A., & Calleya, P., 1998; Souchon & Langs, 2001; Ling, 2004; Tsai, Y., & Wu, S.W.S., 2006; Kyriazopoulos, p., Yannacopoulos, D., Spyridakos, A., Sisoko, M., & Grigoroudis, E., 2007; Farzad, A., Nahavandi, N., Caruana, A., 2007; and Hung, J.Y & Lin, T.Y., 2008;.
OC&OCB	Meyer et al, 2002; Shaw, J.D., Delery, J. E., and Abdulla, M.H. A., 2003; Lagomarsino, R., & Cardona, P., 2003; Chen, Z.X., & Francesco, A.M., 2003; Kondratuk, T.B., Hausdorf, B.A., Korabik, K., and Rosin, H.M., 2004; Liu et al, 2004; Wasti, S.A., 2005; Ackfeldt, A.L., and Coote, L.V., 2005; Lee, O.F., 2006; Cohen, A., 2006; Gellatly, I.R., Meyer, J.P., Luchak, A.A., 2006; Hung, J.Y & Lin, T.Y., 2008; Vilela, A.A., Varela, J.A., Pilar, G., & Ferrín, F., 2008; Bonaparte Jr, V.B., 2008; Cichy, R.F., Cha, J. M., and Kim, S.H., 2009.
OC&MO	Sivaramakrishnan, S., Zhang, D., Delbaere, M., & Bruning, E., 2008.
OCB&MO	No studies as known

Figure (2-2)
The study Model



According to (Mnisi, 2005), a research process starts either with a question to be answered or with a hypothesis to be tested. He defines hypotheses as a formed version of hunches, expectations, or speculations that make a prediction or express an assumed relationship between variables. In brief, the hypothesis a statement written in such a way that it can be proved or disproved by comparison with known facts. Accordingly, the researcher summarized all the hypotheses in the following Table (2-2).

Table (2-2)
Summary of Study Hypotheses

Number of hypothesis	The hypothesis
H1	Employees' internal marketing awareness causes significant positive influence on banks' market orientation.
H1a	When employees' internal marketing awareness affects banks' market orientation, organizational commitment and organizational citizenship behaviors come with significant intermediary effects.
H2	Employees' internal marketing awareness causes significant positive influence on Organizational Citizenship Behaviors.
H2a	When employees' internal marketing awareness affects organizational citizenship behaviors, organizational commitment come with significant intermediary effects.
H3	Employees' internal marketing awareness causes significant positive influence on Organizational Commitment.
H4	Employees' organizational commitment causes significant positive influence on organizational citizenship behaviors.
H5	Employees' organizational commitment causes significant positive influence on banks' market orientation.
H5a	When employees' organizational commitment affects banks' market orientation, organizational citizenship behaviors come with significant intermediary effects.
H6	Employees' organizational citizenship behaviors cause significant positive influence on banks' market orientation.

Chapter Three
Design and Methodology

This chapter formulates the methodology used in the study to examine the critical role of internal marketing in determining the level of organizational commitment, organizational citizenship behaviors and market orientation. The sections of the chapter include: 1) Research Purpose, 2) Research Design, 3) Research Strategy, 4) Population and Sampling Design, 5) Type of Data and Data Collection Methods, 6) Operational Definition, 7) Procedures of the Study, 8) Analysis Tools, and 9) Instrument Reliability and Validity. Thus design and methodology chosen enabled the researcher to achieve the objectives of the study.

3.1. Research Purpose

The purpose of research is a statement of what is to be accomplished by conducting research and how the results of the research can be used. Rojas & Roast (2007) state that studies can be categorized by a purpose or an employed strategy, and they suggested that the research can be characterized as exploratory, descriptive, and explanatory. Descriptive (deductive) research aim to provide a description of various phenomenon's connected to individual, situation or events that occur and the purpose might be to develop empirical generalizations (Farzad, 2007).

The purpose of this thesis is finding out the main antecedents of market orientation, then evaluates and validates the proposed model in the Jordanian's commercial banks. Most of the antecedents of market orientation in the studied model, which are internal marketing, organizational commitment and organizational citizenship behaviors, have been considered in literature and previous theories. Based on this description and the mentioned types of research purpose, this research centers on a problem that is well structured and clearly understood (Farzad, 2007; and Rydberg & Lyttinen, 2005). Therefore, the research is of a descriptive nature.

3.2. Research Design

Mnisi (2005) defines a research design as a plan or blueprint of how one intends conducting the research; also he defined it as a specification of the most adequate operations to be performed in order to test a specific hypothesis under given condition. Research Design includes both a theoretical and methodological approach. The theoretical approach can be either inductive or deductive, and methodological approach is qualitative or quantitative (Zikmund, 2003).

This research starts with a literature review and developed questions from the already existing theories, which later is compared with the reality and the main idea is drawn form already existing theories within the research area (Yin, 2003); therefore, this research is of deductive nature. The methodological approach that employed in this study is a quantitative approach which is used to collect data in numerical form and measure and analyze the effect of IM on OC, OCBs, & MO. The purpose of this method is to examine either relationships or cause and effect; it requires large samples examined through instruments that tests a theory created prior to the study (Davis, 2005). It is dominate the study as it was relevant and a structured method of data collection was utilized by means of a questionnaire, and it is reports statistical results presented with number (Mnisi, 2005).

Budget and time constraints demand that a cross-sectional design be used for this research. Based on Davis (2005), research on internal marketing has focused primarily on quantitative methods; therefore a quantitative, descriptive, cross-sectional survey study design was used to answer the research questions asked in chapter one.

According to (Farzad, 2007), based upon the objective, there are two kinds of research namely applied and basic research: basic research (also called fundamental or pure research); applied research is done to solve specific, particle questions, its primary aim is not to gain knowledge for its sake, it can be exploratory but is usually descriptive, it is almost always done on the basis of basic research, and it is carried out by academic or industrial institutions. In this study the researcher aims to examine the antecedents of market orientation, so the appropriate type of research is an applied research.

3.3. Research Strategy

Farzad (2007) suggested that there are five primary research strategies in the social sciences: experiments, surveys, archival analysis, histories, and case studies.

The best way to know what strategy to use is to identify the type of research question (Rydberg & Lyttinen, 2005).Within descriptive studies, the most common method to answer the research question is a survey, which most appropriate when information will be gathered at one specific point in time and the goal of the study is prediction (determining which independent variables are predictors of some dependent variables) (Akroyd et al, 2008). Survey is a technique in which information is collected from a sample of people through a questionnaire (Farzad, 2007).

3.4. Population and Sampling Design

3.4.1. Research Population:

The population refers to the all possible elements that can be included in a study or research report (Mnisi, 2005). The population in this work was a field-based study performed in Jordan through the 11773 employees of 13 commercial banks (Table 3-1).

Table (3-1):
Ranking the commercial Banks According to Number of Employees in 2008

The Bank	Number of Employees
1.Arab Bank	2892
2. The Housing Bank for Trade and Finance	1802
3. Cairo Amman Bank	1389
4. Bank of Jordan	1294
5. Jordan Ahli Bank	1250
6. Jordan-Kuwait-Bank	750
7. Jordan Commercial Bank	465
8. Union Bank	404
9. ABC Bank	398
10. Jordan Arab Bank for Investment	375
11. Jordan Finance Bank	281
12. Jordan Investment and Finance Bank	247
13. SGBJ	226
Sum	**11773**

Source: Association of Banks in Jordan, 2008

3.4.2. Research Sample and Sampling Design:

A sample consists of all units of the population that are drawn for investigation (Davis, 2005). The researcher's understanding of a sample is that it should be representative the same as those of the population of study, also the characteristics of a sample should be the same as those of the population from which the sample is selected (Mnisi, 2005).

According to (Mnisi, 2005), the researcher must determine the size of the sample that will provide sufficient data to answer the research question, and general rule for determining sample size is to use the largest sample possible (Waris, 2005). In this study 365 questionnaires were gathered and analyzed which consider a "large" sample size based on (Waris, 2005), Due to time and cost constraints, a convenience sample of Jordanian banks employees was selected.

The number of survey questionnaires distributed to Jordanian commercial banks was 600 questionnaires. Of the distributed questionnaires, 402 were successfully returned. After the data cleaning process, 37 cases were deleted because the banks' employees had not completed the questionnaire properly. Finally, 365 effective questionnaires were analyzed in this study, at 60.83% response rate.

As shown on Table (3-2), the researcher collect 12.9% (47 questionnaires) from Karak and 5.5% (20 questionnaires) from Tafila, 64.4% (235 questionnaires) from Amman, and 17.4% (63 questionnaires) from Irbid. This distribution enables the researcher to cover the south, mid, and north of Jordan. Also the researcher seeks to cover the different Jordanian commercial banks to make more generalizable results. Seven banks from thirteen accepted to distributing the questionnaires among their employees. The largest percentage for distributed questionnaires based on bank was 25.5% (93 questionnaires) from the housing bank for trade and finance, whereas the lowest percentage was 9.0 % (11 questionnaires) from Jordan Kuwait Bank.

Table (3-2)
Distribution of questionnaires According to Region and Name of the Bank

Measure		***Frequency***	***Percent***
Region	Karak	47	12.9
	Tafila	20	5.5
	Amman	235	64.4
	Irbid	63	17.3
	Total	**365**	**100.0**
The Bank	Arab Bank	58	15.9
	housing bank	93	25.5
	Cairo Amman bank	45	12.3
	Bank of Jordan	57	15.6
	Jordan Ahli bank	44	12.1
	Jordan Kuwait bank	33	9.0
	Jordan commercial bank	35	9.6
	Total	**365**	**100.0**

3.5. Data Collection:

3.5.1. Type of Data:

Two types of data were collected: primary and secondary data; primary data are recognized as data gathered for a specific research in response to a particular problem through interviews, observations, or questionnaires which

are considered in greatest use; whereas secondary data can be obtained through various kinds of documents (Farzad, 2007); also Rojas & Roast (2007) mention that the use of multiple source of evidence allows the researcher to obtain numerous evaluations of the same phenomena, which increases the validity of an investigation. In this study the researcher complimented the information gained from the questionnaire with documentation. The researcher started looking for the relevant literatures and articles available in the library and different databases, using keywords like "internal marketing", "services marketing", "market orientation" "organizational commitment", "organization behavior", and "organizational citizenship behavior" for searching information. Too many articles were retrieved, but the researcher tried to sort out those that were directly related to the thesis topic.

3.5.2. Data Collection Methods:

Data for this study were collected via a self-report questionnaire, and they were collected over a period of one month within the commercial banks during normal evening work hours. The employees participated in the survey after an explanation of its usefulness and impact within the banking sector which employed. Questionnaire is an instrument in which the subject reacts to written questions; also it is a set of questions on a form which is completed by the respondent in respect of a search project (Mnisi, 2005).

In this survey, closed questions is developed, which have some advantages: it is easy to process answers, it enhances the comparability of answers, and makes them easier to show the relationship between variables. It is better than open question for this research.

Each variable was measured using previously developed components of instruments that have demonstrated good psychometric properties. The study survey consisted of five sections: 1) demographic information (gender, age, education level, and income level), 2) internal marketing, 3) organizational commitment, 4) organizational citizenship behaviors, and 5) market orientation.

The questionnaire (see Appendix II) was chosen based on the needs of the research to include a 5-point Likert scale ranging from strongly disagree (1) to strongly agree (5) to measures the study variables.

3.6. Variables measurement:

Before a scale of measurement is developed, the researcher must determine exactly what it is to be measured (Hair et al. 2000). Concepts or variables in this study were not directly observable, so they have to be

operationalized in a way that enables the researcher to measure them. Operational Definition is a definition of a construct in measurable terms by reducing it from, its level of abstraction through the delineation of its dimensions and elements (Sekaran, 2004). Operational definitions of variables measured in this study were borrowed and were slightly modified from previous studies These definitions are presented in Table (3-3)

Table (3-3)
Operational Definitions

Variables	Dimension Measurement	Sources	Items
Internal marketing	It is a process where employees are viewed as customers and must be targeted through sharing the banks' vision, training, effective internal communication and strategic reward.	Caruana and Calleya, 1998; Tsai, 2008; Ahmed et al, 2003.	1-7
Organizational commitment	The banks' employees want to stay with the bank and feel emotionally attached, also they feel obligated to stay with the bank because it is the moral and right thing to do.	Cichy et al, 2009	8-12
Organizational citizenship behavior	Individual behavior that is discretionary, not directly recognized by the formal reward system, and divided into behaviors benefit individual (altruism and courtesy) and behaviors benefit the organization (conscientiousness, civic virtue, and sportsmanship).	Ackfeldt & Coote, 2005; Bell & Mengnc, 2002	13-18
Market orientation	Involving the generation, dissemination and responsiveness to information concerning banks' customers and/or competitors.	Jiménez-Jiménez, & Cegarra-Navarro, 2007	19-24

Because the researcher doesn't find one agreement about the dimensions of internal marketing show Table (3-4), she seek to take the most internal marketing's dimensions that used in the previous studies show Table (3-5).

Table (3-4)
IM Dimensions in previous studies

Author/year	Models
Caruana, A., and Callerya, P./1998	Vision, Development, Reward
Ahmed, P.K., Rafiq, M., Saad, N.M./2003	Strategic Reward, Internal Communications, Training and Development, Senior Leadership
Kelemen, M., and Doukaks, I.P./2004	Image of Internal customer, Development program, Quality Standards, Reward system
Bouranta, N., Mavridoglou, G., and Kyriazopoulos, P./2005	Vision, Development, Rewards, Customer Orientation, Competitor Orientation, Inter functional Coordination
Rydberg, I., and Lyttinen, J.P. /2005	Recruitment, Motivation, Communication, Retention
Hwang, I.S., and Chi, D.J./2005	Market Survey, Market Segregation, Product Portfolio, Trading Price, Promotion, Communication
Lee, C., and Chen, W.J./2005	Market Research, Market Segmentations, Communications, Perspectives, Development, Rewards
Tsai, Y., a and Wu, S.W.S., 2006	Vision and Development, Human resource management
Logaj, V., and Trnavcevic, A./2006	Employee motivation and satisfaction; customer orientation and customer satisfaction; inter-functional co-ordination and integration; marketing-like approach; implementation of specific corporate or functional strategies.
Papasolomou, I., and Vrontis, D./2006	Rewards, Training and development, viewing employees as "internal customers, customers' expectations
Ha, N.C., Bakar, R.A., & Jaafar, S.I.S./2007	Inter-functional Coordination & Integration, Customer Orientation, Marketing-like approach, Job Satisfaction, Empowerment, Service Quality, Employee Motivation, Development, Vision, Strategic Reward, Senior Leadership, Internal Communication.
Farzad, A./2007	Understanding and Differentiation, Motivation, Job Satisfaction, Training, Inter-functional Coordination
Kyriazopoulos, p., Yannacopoulos, D., and Spyridakos, A./2007	Vision, Employees Training, Developing employee, Rewards,
Tsai, N./2008	Training, Management support, Internal Communication, Personnel management
Spodarczyk, E., Szelągowska-Rudzka., K./2008	Internal communication, Motivating, Trainings
Hung, J.Y., and Lin, T.Y./2008	Education & Training, Managerial Support, Communication, Encouragement

Table (3-5)
IM Dimensions in currently study

IM dimension	Measures
Vision	Caruana, A., and Callerya, P./1998; Bouranta, N., Mavridoglou, G., and Kyriazopoulos, P./2005; Tsai, Y., a and Wu, S.W.S., 2006; Ha, N.C., Bakar, R.A., & Jaafar, S.I.S./2007; Kyriazopoulos, p., Yannacopoulos, D., and Spyridakos, A./2007;
Training	Ahmed, P.K., Rafiq, M., Saad, N.M./2003; Farzad, A./2007; Papasolomou, I., and Vrontis, D./2006; Kyriazopoulos, p., Yannacopoulos, D., and Spyridakos, A./2007; Tsai, N/2008; Spodarczyk, E., Szelągowska-Rudzka., K./2008; Hung, J.Y., and Lin, T.Y./2008;
Internal communication	Ahmed, P.K., Rafiq, M., Saad, N.M./2003; Rydberg, I./2005; Hwang, I.S., and Chi, D.J./2005; Lee, C., and Chen, W.J./2005; Ha, N.C., Bakar, R.A., & Jaafar, S.I.S./2007; Tsai, N./2008; Spodarczyk, E., Szelągowska-Rudzka., K./2008; Hung, J.Y., and Lin, T.Y./2008;
Strategic Rewards	Caruana, A., and Callerya, P./1998; Ahmed, P.K., Rafiq, M., Saad, N.M./2003; Kelemen, M., and Doukaks, I.P./2004; Bouranta, N., Mavridoglou, G., and Kyriazopoulos, P./2005; Lee, C., and Chen, W.J./2005; Papasolomou, I., and Vrontis, D./2006; Ha, N.C., Bakar, R.A., & Jaafar, S.I.S./2007; Kyriazopoulos, p., Yannacopoulos, D., and Spyridakos, A./2007;

3.7. Procedures of the Study

After preparing the final version of the instrument, the researcher continued the study through the following procedures:

1. The researcher prepared a list of the 13 banks address and phone number from the banks sites in the internet;
2. The researcher grouped the banks in the same area and prepare another list include the areas when the highest numbers of banks;
3. The researcher sought to cover the 13 commercial banks to obtain more valuable data, but just seven banks allowed to distributing the questionnaire among their employees;
4. The researcher herself distributed the questionnaire on bank employees, from the 27th of December 2009 to the 30th of January 2010;

3.8. Analysis Tools:

Data analysis phase serves to examine the body of data that has been gathered; through data analysis the researcher can answer research questions (Mnisi, 2005). The Statistical Package for Social Sciences (SPSS) version 18.0 was utilized for purposes of descriptive statistics and exploratory factor analysis, while Partial Least Square (PLS), using AMOS 18.0, was utilized to determine the interactions between the various constructs of structured equation model (SEM). AMOS (Analysis of Moment Structure) is an easy-to-

use structural equation modeling (SEM) program that tests relationships between observed and latent (unobserved) variables to quickly test hypotheses and confirm relationships (Holmes-Smith, 2008).

3.9. Instrument Reliability and Validation:

3.9.1. Reliability:

Reliability is the extent to which an experiment, test, or any measuring procedure yields the same result on repeated trials. Without the agreement of independent observers able to replicate research procedures, or the ability to use research tools and procedures that yield consistent measurements, researchers would be unable to satisfactorily draw conclusions, formulate theories, or make claims about the generalizability of their research. Cronbach's alpha as a coefficient of reliability measures how well a set of items (or variables) measures a single one-dimensional latent construct. If the value of Cronbach's alpha for each construct would be more than 0.7, the construct is accepted, otherwise it would be rejected. For the alphas less but near to 0.7, it may possible to be accepted (Saunders et al, 2003).

Reliability of the measures in this thesis was first assessed using Cronbach's coefficient alpha and then using confirmatory factor analysis (CFA). As the alpha values Table (3-6) for all the constructs in our study are greater than the guideline of .70, we conclude that the scales can be applied for the analysis with acceptable reliability.

In using confirmatory factor analysis, composite reliability (CR) and average variance extracted (AVE) were calculated from model estimates using the CR formula and AVE formula given by (Fornell and Larcker, 1981). (Bagozzi and Yi, 1988) recommended that CR should be equal to or greater than .60, and AVE should be equal to or greater than .50. Based on these assessments, measures used within this thesis were within the acceptable levels supporting the reliability of the constructs Table (3-6).

Table (3-6)
Results for the Measurement Model*

Construct	Factor Loading	AVE	CR	Cronbach's Alpha
Internal Marketing		**0.84**	**0.95**	**.88**
IM1	.755			
IM2	.715			
IM3	.603			
IM4	.762			
IM5	.742			
IM6	.807			
IM7	.540			
Organizational Commitment		**0.78**	**0.90**	**.81**
OC1	.687			
OC2	.677			
OC3	.662			
OC4	.760			
OC5	.721			
Organizational Citizenship Behavior		**0.70**	**0.86**	**.76**
OCB1	.650			
OCB2	.643			
OCB3	.731			
OCB4	.604			
OCB5	.712			
OCB6	.604			
Market Orientation		**0.84**	**0.94**	**.84**
MO1	.635			
MO2	.658			
MO3	.723			
MO4	.725			
MO5	.766			
MO6	.730			

*Notes:

1. Amos dose not automatically compute composite reliability and average variance extracted.
2. Composite Reliability (CR): $(\rho_c) = (\sum \lambda)^2 \div \left[(\sum \lambda)^2 + \sum(\theta)\right]$
3. Average Variance Extracted (AVE): $(\rho_v) = (\sum \lambda^2) \div \left[\sum \lambda^2 + \sum(\theta)\right]$
4. λ = indicator loading; and θ = indicator error variance.

3.9.2. Validity:

According to (Zikmund, 2003), validity means "the ability of a scale to measure what intended to be measured". Construct validation includes content, convergent and discriminate validities (Antonio et al, 2007). A

Confirmatory Factor Analysis (CFA) has also been used to assess construct validity of the prior factor structures.

Content validity or face validity is a non-statistical assessment of validity which is ensured by expert judgment or through an extended literature search. Content validity refers to the subjective agreement among professionals that a scale logically appears to reflect accurately what it purports to measure (Zikmund, 2003). In order to establish face validity, an initial version of the instrument was pre-tested using several academic people (Apendix III). The participants were asked to comment on the format and appropriateness of questions, and to suggest any items that they believed should be included in the instrument. In view of their suggestions, several adjustments were incorporated into the instrument with the inclusion of some new questions that greatly improved clarity. The derived instrument was then tested for reliability.

Construct validity is the extent to which a construct measures the concepts that it purports to measure (Straub, 1989). It has two components: convergent and discriminate validity. As for convergent validity, evidence has been found in which all factor loadings for items measuring the same construct are statistically significant (Lin and Ding, 2005; Holmes-Smith et al., 2006). As indicated in Table (3-6), after dropping insignificant items (7 items), all estimated standard loadings were high loadings (greater than .50) and statistically significant ($P < 0.001$), suggesting good convergent validity. The results of AVE presented in Table (3-7) provide an additional support for convergent validity.

To assess the discriminate validity, the extent to which different constructs diverge from one another, (Forell and Larcker's, 1981) criterion, that average variance extracted for each construct should be greater than the squared correlation between constructs, was used. As presented in Table (3-7), all the constructs met this criterion. This suggests that the items share more common variance with their respective constructs than with other constructs.

Table (3-7)

Correlations and Average Variance Extracted

	IM	OC	OCB	MO
IM	**0.84**			
OC	0.45	**0.78**		
OCB	0.06	0.09	**0.70**	
MO	0.28	0.30	0.12	**0.84**

Confirmatory Factor Analysis (CFA) using AMOS 18.0 was conducted to assess empirically the constructs theorized. Confirmatory Factor Analysis in

structural equation models (SEM) allows researchers "to control over the specification of indicators for each construct" as well as to test the goodness-of-fit for the confirmatory factor solution (Hair et al, 1998). Model fit was evaluated using the maximum likelihood (ML) method.

Table (3-8) lists several goodness-of-fit statistics to assess how well-specified models explain the observed data. Nine common model-fit measures were used to assess the model's overall goodness-of-fit. Comparison of all fit indices with their corresponding recommended values, as shown in Table (8-3), provided evidence of a good model fit. And all the measures suggest that the model has a satisfactory model fit, implying that the selected indicators are a good representation of their corresponding underlying constructs.

Table (8-3)
Measurement Model Fit Indices

Fit Indices	***Recommended value****	***Indices Value***
Chi-square/degree of freedom (χ^2/df)	≤ 3.00	2.05
Goodness of fit (GFI)	≥ 0.90	.90
Adjusted goodness of fit (AGFI)	≥ 0.80	.87
Normed fit index (NFI)	≥ 0.90	.90
Comparative fit index (CFI)	≥ 0.90	.93
Incremental Fit Index (IFI)	≥ 0.90	.94
Tucker-Lewis index (TLI)	≥ 0.90	.92
Root mean square error of approximation (RMSEA)	0.05 to 0.08	.054
Root mean square residual (RMSR)	≤ 0.10	.042

*Source: (Won, 2004; Lia et al, 2007; & Albright & Park, 2009).

The researcher used at beginning 31 items to measure the variables, but after examine the validity through the loading of each item (the extent to item' measure the concerned variable), the researcher deleted 7 items which have low loading, and remained 24 items to measure the variables. In conclusion, the overall fit statistics, validity, and reliability measures allow the confirmation of the proposed model.

Chapter Four
Data Analysis and Research Findings and Dissections

The main focus of this chapter is on data presentation, empirical findings and results of the survey on the effect of aspects of internal marketing on organizational commitment, organizational citizenship behaviors, and Jordanian commercial banks' market orientation. This chapter provides the answers to the hypotheses. Tables and figures will be mostly used to make them easy to understand and better to compare. This chapter includes three sections: Data analysis related to general specifications of respondents, hypotheses testing and findings, and discussion of the findings.

4.1. General Information About the Respondents

This section of the study describes the sample of the study showing the frequencies and percentages of respondents according to their demographic variables (gender, age, education level, and income level).

Table (4-1)
Frequencies and Percentages of Respondents

Measure		***Frequency***	***Percent***
Gender	male	221	60.5
	female	144	39.5
Age	20-29	133	36.4
	30-39	167	45.8
	40-49	59	16.2
	50-59	5	1.4
	60 or more	1	.3
Educational level	High school	24	6.6
	B.A	298	81.6
	Master	37	10.1
	P.H.D	6	1.6
Income level (DJ)	Less than 200	6	1.6
	200-400	177	48.5
	401-600	131	35.9
	More than 600	51	14.0
	Total	***365***	***100.0***

As shown in Table (4-1), 60.5% (221) of respondents were males, and 39.5% (144 respondents) was females. The largest percentages of respondents were males.

According to the age, 36.4% of respondents were of the age between 20 and 29 years old. While, 45.8% of respondents were between 30-39 years old, 16.2% of respondents were of the age between 40-49 years old, 1.4% of respondents were between 50-59 years old. Finally, 0.3% of respondents were more than 60 years. Thus, the largest percentage was those respondents

between 30 and 39 years old, and the lowest percentage was those who are more than 60 years.

6.6% of respondents (24 respondents) were of high school or less. Followed by 81.6% (298 respondents) with B.A degree, 10.1% (37 respondents) have master degree, and 1.6% (6 respondents) have PhD. Thus, it is evident that the most respondents were those respondents who have a university degree, whereas the lowest percentage of respondents was those who have PhD or high school or less. Therefore, educational level enables them to more understand the questions and more objectively responses.

1.6% of respondents (6 respondents) have income of 200 or less. Whereas, 48.5% of respondents (177 respondents) have income between 200 JD and 400 JD, 35.9% of respondents (131 respondents) have income between 401 JD and 600 JD. Finally, 14.0% of respondents (51 respondents) have income more than 600 JD. Hence, the largest number of respondents was those of income 200-400 JD and between 401-600, whereas the lowest number of respondents was of income 200 JD or less.

4.2. Testing the Hypotheses

This study employs a structural equation modeling (SEM) approach to develop a model that represents the causal relationships among the four variables in this study: Internal Marketing, Organizational Commitment, Organizational Citizenship Behaviors, and Market orientation. Data were collected through the use of a survey questionnaire that comprises questions on participants' characteristics and multiple items for each variable in the study. In this study, structural equation modeling was chosen over the usual regression analysis that has been used for this kind of study.

Structural equation modeling allows for simultaneous analysis to be performed for assessing the relationships among variables and errors for each variable to be independently estimated (Antonio et al, 2007). In addition, the structural model allows the assumption of uncorrelated predictor variables in the regression models to be released if there are theoretical supports for the correlated variables (Antonio et al, 2007). Also Structural equation modeling is a particularly attractive choice when testing mediating variables in that in structural equation modeling, all of the relevant paths are directly tested and complications, such as measurement error and feedback, are incorporated directly into the model (Edelman et al, 2005). The indirect effect (Mediating Variable) represents the effect of a particular variable on the second variable through its effects on a mediating variable. It is the product of the path coefficients along an indirect route from cause to effect via tracing arrows in the headed direction only.

AMOS 18 was used to solve the structural equation models because it is user-friendly and can provide consistent and unbiased parameter estimates under condition of missing data (Antonio et al, 2007).

Before running the model, the researcher inspected the data for any possible abnormalities. The researcher followed and checked the data for missing data and normality. A normality check was first performed to ensure suitability of the empirical data for predetermined statistical analysis procedures. Normality occurs when the shape of the data distribution for the variables varies considerably from the normal distribution. The reported values of skewness and kurtosis would indicate if there were normality and outlier problems that may influence the covariance matrix and the results in structural equation modeling.

The skew index ranges from 0.218 to 0.682 and kurtosis index ranges from 0.249 to .877 (Table 4-2). Following (Antonio et al, 2007) recommendation that the skew and kurtosis indices should not exceed an absolute value of 3 and 10 respectively, the data in this study is regarded as normal for the purposes of structural equation modeling.

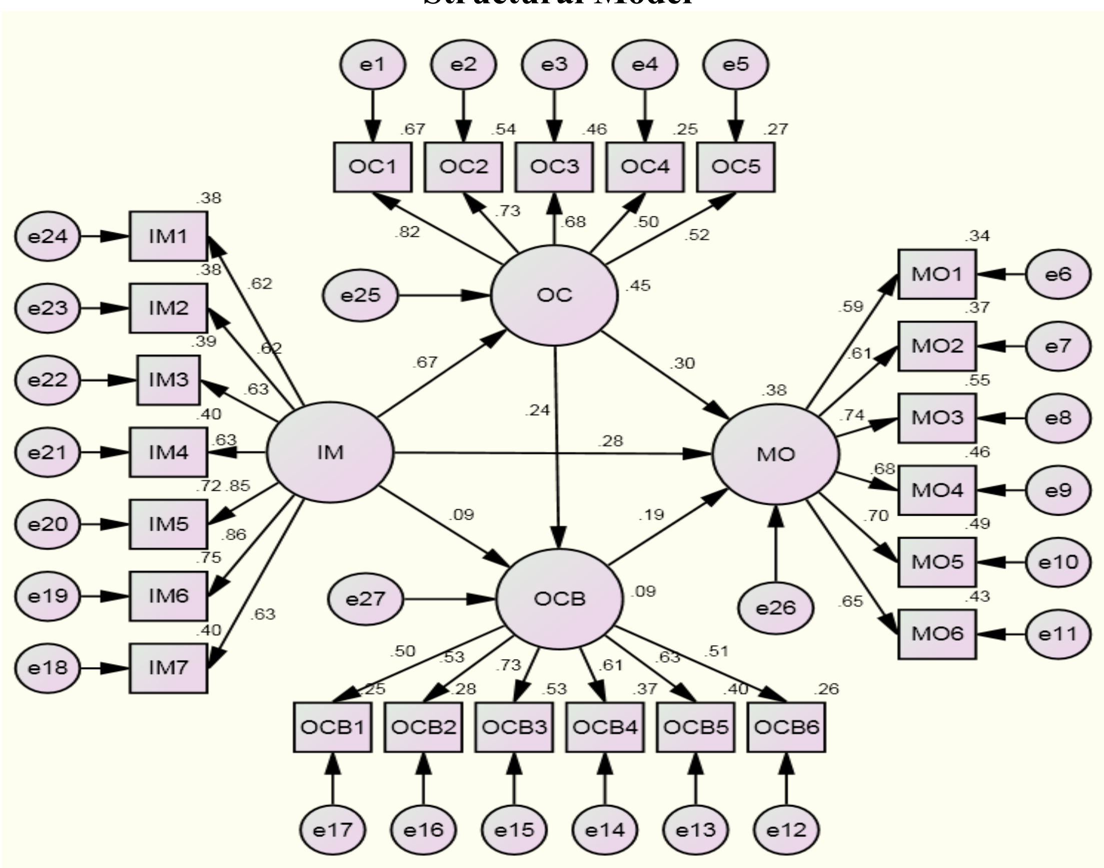
Table (4-2)
Assessment of Normality

Variables	*skew*	*kurtosis*
Internal Marketing (IM)	.682	.843
Organizational Commitment (OC)	.497	.308
Organizational Citizenship Behaviors (OCBs)	.218	.249
Market orientation (MO)	.642	.877

4.7.3. Interpretation the Structural Model (Direct, Indirect, and Total effects Results)

The relationships among the various constructs in the final structural model are shown in Fig. (4-1). the standardized regression weights and t-values for direct, indirect, and total effect are shown in Table (4-3).

Figure (4-1)
Structural Model



H1: specifies that internal marketing has a positive direct effect on market orientation. This hypothesis is verified (with path coefficient = 0.28; t = 3.246). It shows that the higher positive “internal marketing” philosophy adopted within the bank, the higher would be their “market orientation”. As a result, H1 was approved.

H1a: specifies that internal marketing has a positive indirect effect on market orientation through organizational commitment and organizational citizenship behaviors. This hypothesis is verified (with path coefficient = 0.25; t = 4.15). It shows that the higher “internal marketing” philosophy adopted within the bank will lead to increasing “commitment and citizenship behaviors” of employees, which in turn leads to higher “market orientation” of the bank. This means that organizational commitment and citizenship behaviors mediate the effect of internal marketing on market orientation. Thus, H1a was approved.

The total effect (direct and indirect) of internal marketing on market orientation is significant with coefficient = 0.53 and t = 10.62.

H2: the results indicated that internal marketing has a no positive direct effect on organizational citizenship behaviors. This hypothesis is verified (with path coefficient = 0.09; t = 0.918). As a result H2 was not approved.

H2a: the results indicated that internal marketing has no indirect effect on organizational citizenship behaviors through organizational commitment. This hypothesis is verified (with path coefficient = 0.16; t = 1.87). Thus, H2a was not approved.

The total effect (direct and indirect) of internal marketing on organizational citizenship behaviors is significant with coefficient = 0.25 and t = 3.84.

H3: specifies that internal marketing has a positive direct effect on organizational commitment. This hypothesis is verified (with the path coefficient = 0.670; t = 9.274). It shows that the higher positive "internal marketing" philosophy adopted within the bank, the higher "commitment" of employees. As a result, H3 was approved.

H4: specifies that organizational commitment has a positive direct effect on organizational citizenship behaviors. This hypothesis is verified (with path coefficient = 0.24; t = 2.303). It shows that the higher "commitment" of employees would feel the higher would be their "citizenship behaviors". As a result, H4 was approved.

H5: specifies that organizational commitment has a positive direct effect on market orientation. This hypothesis is verified (with the path coefficient = 0.30; t = 3.267). It shows that the higher "commitment" of employees, the higher would be the banks' "market orientation". Thus, H5 was approved.

H5a: the results indicated that organizational commitment has no indirect effect on market orientation through organizational citizenship behaviors. This hypothesis is verified (with the path coefficient = 0.05; t = 1.55). Thus, H5a was not approved.

The total effect (direct and indirect) of organizational commitment on market orientation is significant with coefficient = 0.35 and t = 4.00.

H6: specifies that organizational citizenship behaviors has a positive direct effect on market orientation. This hypothesis is verified (with the path coefficient = 0.190; t =2.899). It shows that the higher "citizenship behaviors" of employees would have the higher would be banks "market orientation". Thus, H6 was approved.

Table (4-3)
Direct, Indirect, and Total Effect

Paths	Direct Effect		Indirect Effect		Total Effect	
	Path Coefficients	t-Value	Path Coefficients	t-Value	Path Coefficients	t-Value
IM -> MO	0.28	3.25**	0.25	4.15***	0.53	10.62***
IM -> OCB	0.09	0.92	0.16	1.87	0.25	3.84***
IM -> OC	0.67	9.27***	------------	----------	0.67	9.27***
OC -> OCB	0.24	2.30*	------------	----------	0.24	2.30*
OC -> MO	0.30	3.27**	0.05	1.55	0.35	4.00***
OCB -> MO	0.19	2.90**	------------	----------	0.19	2.90**

**** p< .001, ** p<.01, * p<.05, based on two-tailed test; t (p< .001) = 3.29; t (p< .01) = 2.58; t (p< .05) =1.96.*

4.7.4. Regression Analysis Values

AMOS provides the squared multiple correlation (R^2) for each endogenous construct. This number is used to measure the percentage of construct variation that the model explained (Wixom and Waston, 2001). The R^2 value for market orientation is 0.38 for this model, which indicates that 38% of the variance in market orientation of the sample is explained by the model and its determinants, providing strong evidence of the strength of the model in explaining and predicting market orientation. Other values of R^2 show that internal marketing explained 45% of organizational commitment. In addition, internal marketing and organizational commitment explained just 9% of organizational citizenship behaviors. Table (4-4) shows the summary.

Table (4-4)
Regression Analysis (R^2) values

Construct	R^2
Organizational Commitment (OC)	45.0%
Organizational Citizenship Behaviors (OCBs)	9.0%
Market Orientation (MO)	38.0%

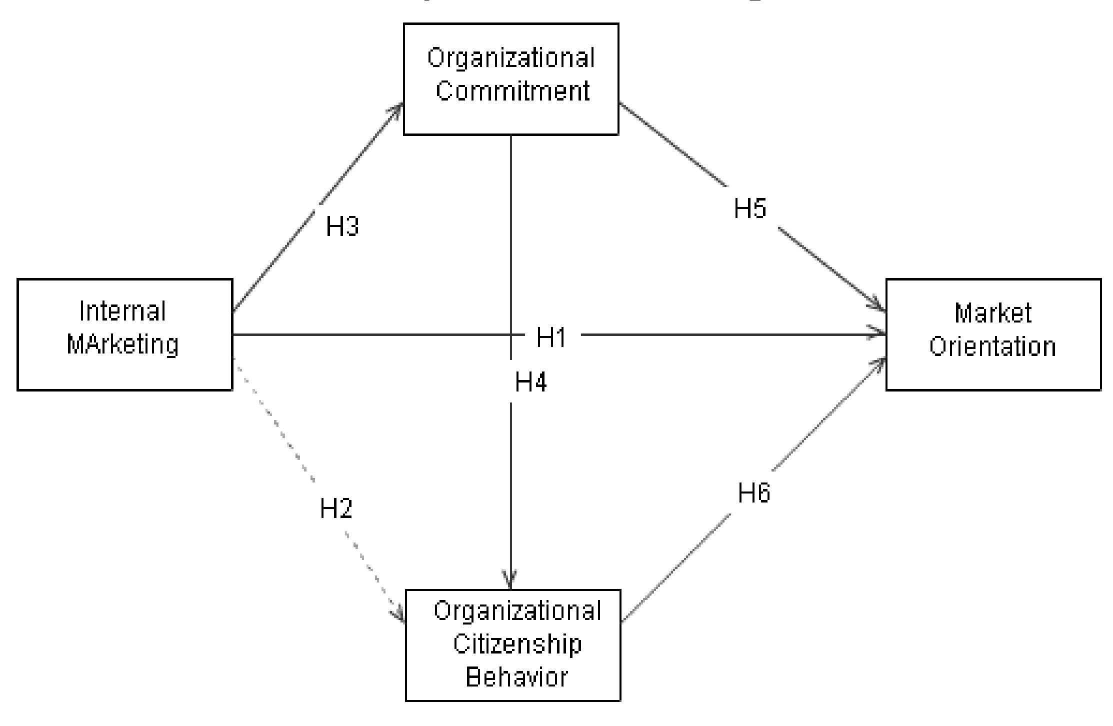
Table (4-5)
Summary of the Results of Hypotheses Testing

Hypothesis	***Result***
H1: Employees' internal marketing awareness cause significant positive influence on banks' market orientation.	Approved
H1a: When employees' internal marketing awareness affects banks' market orientation; organizational commitment and organizational citizenship behaviors come with significant intermediary effects.	Approved
H2: Employees' internal marketing awareness causes significant positive influence on Organizational Citizenship Behaviors.	Not Approved
H2a: When employees' internal marketing awareness affects organizational citizenship behaviors; organizational commitment comes with significant intermediary effects.	Not Approved
H3: Employees' internal marketing awareness causes significant positive influence on Organizational Commitment.	Approved
H4: Employees' organizational commitment cause significant positive influence on organizational citizenship behaviors.	Approved
H5: Employees' organizational commitment cause significant positive influence on banks' market orientation.	Approved
H5a: When employees' organizational commitment affects banks' market orientation; organizational citizenship behaviors come with significant intermediary effects.	Not Approved
H6: Employees' organizational citizenship behaviors cause significant positive influence on banks' market orientation.	Approved

4.3. Study Model After Testing

After testing the model, the researcher accepted some hypotheses and rejected others. According to these results, the model has been as following:

Figure (4-2)
Study Model After Testing



4.4. Discussion of the Findings

Focusing on the foresaid experimental analysis results, the researcher hereby proposes the discussion and suggestions as follows:

1. IM-MO: Some researchers (Lings, 2000; Voola et al, 2003; Bouranta et al, 2005; and Kyriazopoulos et al, 2007) support the hypothesis that internal marketing has a positive effect on market orientation. (Logoon et al, 2006) suggests that as the presence of a market oriented culture increases within a firm, so too does the likelihood that internal marketing will also be present.

(Cichy et al, 2009) suggested that the understanding of the relationship between two variables can be enhanced by the identification and investigation of potential moderators, yet less attention has been given to the exploration of these potential moderators. This study found that internal marketing has indirect effects on market orientation through organizational commitment and organizational citizenship behaviors. Also (Voola et al, 2003) mentioned that a number of variables could likely moderate the IM-MO relationship. These may include; the affective commitment of the employees and organizational learning capability.

2. IM-OCB: It was found that internal marketing has no direct effect on organizational citizenship behaviors. This finding is inconsistent with what Hung & Lin (2008) have found. The researcher believes that any investment

on the human capital through adoption of the internal marketing practices can improve the employees' performance as well as their extra performance (organizational citizenship behaviors), but, does the Jordanian banking sector adapt the internal marketing philosophy? The researcher observed, through employees' answers to the questionnaires, that the commercial banks in Jordan have different practices of internal marketing (vision, training, internal communication, and reward system), but they don’t implement those practices toward the goals of internal marketing philosophy; this leads to the existence of citizenship behaviors among the employees that might not result from the investment of the internal marketing activities within the bank. Also Bouranta et al (2005) suggested that the main reason of the relatively weak effect of internal marketing on organizational performance (organizational citizenship behaviors), is the fact that some banks have adapted the internal marketing strategy very recently; hence its effects haven't appeared yet.

3. ***IM-OC:*** It was found that internal marketing has a positive direct effect on organizational commitment. This finding is similar to what other previous studies have found (Caruana & Calleya, 1998; Tsai & Wu, 2006; Kyriazopoulos et al, 2007; Hung & Lin, 2008; and Farzad et al, 2008). When the banks provide effective training, a fair reward system, a positive interaction between employees within the bank and sharing vision among them, this creates more emotionally attached employees with their bank who want to remain employed. Therefore, if the commercial banks want to ultimately provide a better service experience for their customers, it is recommended that more attention be directed toward enhancing organizational commitment among personnel, with a focus on the effective criteria of internal marketing (Ahmed et al, 2003). (Tsai and Wu, 2006) suggested, through the design and implementation of human resource management systems for internal marketing, that internal marketing is available to enhance employees' job satisfaction, motivate employees to achieve organizational goals and promote employee perceptions regarding organizational commitment.

4. ***OC-OCB:*** It was found that organizational commitment has a positive direct effect on organizational citizenship behaviors. This finding is inconsistent with the past research in management (Vilela et al, 2008), but it is consistent with those published by (Shaw et al, 2003; Lagomarsino & Cardona, 2003; Chen & Francesco, 2003; Kondratuk et al, 2004; Wasti,2005; Ackfeldt & Coote, 2005; Lee, 2006; Cohen, 2006; Gellatly et al, 2006; Hung & Lin, 2008; Bonaparte Jr, 2008; and Cichy et al, 2009), which found a positive relationship between organizational commitment and organizational citizenship behaviors. (Waris, 2005) suggested that individuals are believed to

engage in organizational citizenship behavior because of their level of involvement with the organization and their desire to stay in it. Bonaparte Jr (2008) adds, that the various behaviors and attitudes exhibited by the employees within each organization should be observed closely. Employees who are emotionally attached or dedicated to their organization are more likely to help other employees more often that those who are not. Also, employees who are not obligated to the organization will typically refrain from commenting on trivial matters that may not actually affect them. The measure of organizational commitment in this study has been through affective commitment and normative commitment, and the researcher left out the third dimension to measure organizational commitment (continuance commitment), because most researchers argue that it has a negative relationship with different dimensions of organizational citizenship behaviors.

5. OC-MO: Existing literature seems to disagree on what role organizational commitment plays in the market orientation of a firm. Some researchers suggested that market orientation is an antecedent to organizational commitment, such as (Caruana et al, 1997; Jones et al, 2003; and Waris, 2005). However, (Sivaramakishnan et al, 2008) suggested that market orientation is a consequence of organizational commitment.

Sivaramakishnan et al, (2008) suggest that committed employees are likely to be more willing and more able to implement and/or adopt a market orientation culture than less committed employees. This study argues that organizational commitment is an important antecedent to market orientation, rather than a consequence, as proposed by Kohli and Jaworski in1990. The previous studies supported Kohli and Jawordki's proposal, but Sivaramakishnan used Slater and Narver scale to measure MO and found that OC is antecedent to MO. Concerning this point, the question that arises is: Does the scale used to measure MO (MARKOR or MAKTR) cause the results' deviation? Despite the fact that the examination of the validity of the two scales needs to be investigated in a Jordanian context, the researcher used Kohli and Jaworski's scale and found results similar to those of Sivaramakishnan et al (2008), who used the Narver and Slater scale. So, whether market orientation is a consequence or antecedent to organizational commitment can depend on which scale is used to measure market orientation. Although, Sivaramakishnan et al (2008) haven’t found an explanation to the perspectives conflict on the nature of the relation between OC and MO, they said that this relation seems to be a ‘chicken-and-egg’ problem. But the researcher believes that the nature of the Arabic culture, in contrast with the culture of north countries, is more interested in the tools used to achieve goals (outcomes) more than an outcome, so the behavior of employees

(organizational commitment) comes first and the outcome (market orientation) is in the second place. As Sivaramakishnan et al (2008) suggested that organizational commitment is an employee-based input to create a firm's market orientation culture.

6. ***OCB-MO:*** No study has examined the effect of organizational citizenship behaviors on market orientation, until (Lagoon et al, 2006) examined the discretionary effort with market orientation. (Waris, 2005) also examined the effect of market orientation on organizational citizenship behaviors, through the employee attitude variables of organization commitment and workplace sense of community. The researcher believes that an organization can't achieve effective system intelligence within the bank without some existing citizen's behaviors among employees.

4.5. Study Contributions

This study has contributed to management and marketing literature in several ways:

a. This study was the first to empirically investigate internal marketing, organization commitment, organizational citizenship behavior and market orientation within a single coherent framework.
b. This study discussed the pervious researches' disagreement about which is considered a consequent of the other; whether market orientation is a consequence to OC or an antecedent. This study supports the first perspective.
c. Just one study examined the effect of internal marketing on organizational citizenship behavior fourth this study.
d. This is the first study to examine the effect of employees' citizenship behavior on market orientation.
e. This is the first study to examine employees' citizenship behaviors as a moderating variable between internal marketing and market orientation.

4.6. Limitations of Study

Despite its contributions and as any research, this study has its limitations. (Vilela et al, 2008) suggested that the common-method bias in such a study may stem from the following causes: (a) measuring the independent and dependent variables at the same time; (b) measuring all of the variables with perceptions of a single sample group that may inflate the reported relationships between the independent and dependent variables. Other limitations include the following:

a. This study was based on a single service industry (Banking sector) with its own peculiar characteristics. It is not clear to what extent the substantive results of this study can be generalized to other industries.
b. Only respondents from one culture (Jordan) are included in the study, which may limit the generalization of the results to other cultures. A study of market orientation in the quality management environment under different cultural and social contexts would not only help to generalize the findings, but would also contribute to determine how differences in cultural and social contexts can influence the study results.
c. Moreover, it includes a convenience sample, but the fact that the response rate was not high, we were unable to determine whether or not the respondents in our study differed from those who did not take part in it.
d. Furthermore, space limitations made it impossible to include all the original internal marketing, organizational commitment, organizational citizenship behaviors, and market orientation items from the scales.

4.7. Recommendations

4.7.1. Research Recommendations:

a. If, as the literature suggests, market orientation plays a key role in organizational profitability, then practitioners in Jordanian banks require a clear understanding of its antecedents in order to implement this philosophy.
b. The results of this study are important for managers who would like to gain a competitive advantage in market place. It has been suggested that in order for a bank to be more competitive, managers need to transform their banks' market orientation into a learning environment. A market orientation culture has been referred to as a type of learning organization (Waris, 2005).
c. The managers who are concerned with monitoring and improving external customer satisfaction need to develop their employee's competence in order to act as part-time marketers for the bank. The key for employee's competence is internal marketing.
d. The proposition that organizational commitment is an antecedent to market orientation, not a consequence, suggests that commitment impacts market orientation, not the other way around. This implies that if the bank takes measures to increase commitment among employees, it will have a positive effect on market orientation. A large

number of banks still emphasize control rather than commitment-based employment practices.

e. Management, within the services industry organization (banks), can utilize the research findings to focus on those employees who enjoy their work and are willing to help others in order to increase the banks' performance (organizational citizenship behaviors).
f. Jordanian commercial banks should convert internal marketing as strategies and systems into the core concepts to meet employees' demands and the bank goals. Through the intangible conversion effect, this conversion shall make employees show their sincere organizational commitment so that they can express the attitude of organizational citizenship behaviors that are beneficial for the banks' operation and survival.
g. Managers who do not believe in the basic tenets of these business philosophies (internal marketing, organizational commitment) are unlikely to either make the effort to understand the wishes of employees or to be flexible enough to seek win–win solutions to designing jobs that meet the needs of employees, as well as the requirements of the bank.
h. Training of service managers should develop skills in identifying employees' wants and needs and develop jobs as solutions to these needs.

4.7.2. Future Research

a. While the results presented here offer support for the hypothesis, the possibility that other models may provide a better description of the data cannot be ruled out. The model of this study takes the causal effect between general variables and doesn't take the dimensions of each variable in consideration. The researcher suggests that taking all dimension effects into consideration can make a more model accurate. Also, from other alternative models, future researchers can examine other dimensions for internal marketing, organizational commitment, organizational citizenship behaviors, and market orientation, which were not addressed in this study.
b. Future work needs to be done to include more sectors of business, such as training, security and technical areas. Also, the variables in this study could be utilized repeatedly for examinations on other national banks, such as in Africa, which have very little studies and a very different culture; or even other cultures around the world.

c. Future efforts should continue to advance our understanding of the concept of Internal Marketing and the means to measure it.
d. The present study is limited to the private and commercial banks in Jordan. Similar studies could be conducted for comparison between commercial/Islamic banks or private/state-owned banks, especially since this study examines employee behaviors affected by the country culture and by the organization culture.
e. There are many researchers who supported the relationship between the demographic variables and the four variables examined in this study. Some of those researchers are: 1. Demographic variables with internal marketing (Davis, 2005; & Tsai & Wu, 2006), 2. Demographic variables with organizational commitment (Jaramillo et al, 2005; Akroyd et al; & Salami, 2008; & Magoshi & Chang; & O'Neill et al, 2009), 3. Demographic variables with organizational citizenship behaviors (Vigoda-Godot, et al 2005; & Wanxian & Weiwu, 2007), and 4. Demographic variables with market orientation (Ottesen & Grouhaug, 2002; Powpaka, 2006; & Ellinger et al, 2008). So the results of this study can be affected by the demographic variables, especially when the hypotheses testing of behavioral relationships varied according to demographic characteristics of respondents, and it can modify the relationships between the variables as a moderating factor.

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Appendix I
Summery of Pervious Studies

Author(s) / year	Title of Study	Country/ Sample Size	Results
Caruana, A., & Calleya, P., 1998.	The effect of internal marketing on organizational commitment among retail bank managers	Australia/171	There is a relationship between internal marketing and organizational commitment and the relationship of internal marketing is most significant with the affective dimension of organizational commitment.
Lings, I.N., 2000.	The Impact of Internal Market Orientation on External Market Orientation and Business Performance: An Empirical Study of the U.K. Retail Market	U.K./766	There are relationships between the internal market orientation and the three dimensions of market orientation (general intelligence, dissemination intelligence, and responsiveness).
Shaw, J.D., Delery, J. E., and Abdulla, M.H. A., 2003.	Organizational Commitment and performance among guest workers and citizens of an Arab country	United Arab Emirates/226	The affective and normative commitment correlated positively with OCB, whereas the correlation with continuance commitment was near zero of the five dimensions of OCB except altruism and conscientiousness were represented sufficiently.
Voola, R., Casimir, G., and Haugen, H., 2003.	Leadership Styles, Internal Marketing, and Market Orientation: Conceptualizing the Relationships	Newcastle	There is positively related between IM and MO and IM have been considered as an antecedent to Market orientation.

Author(s) / year	Title of Study	Country/ Sample Size	Results
Lagomarsino, R., & Cardona, P., 2003.	Relationships among Leadership, Organizational Commitment and OCB in Uruguayan Health Institution	Uruguay/116	The strength of followers' continuance commitment to the organization will increase their propensity to engage in OCB, and the stronger the individuals' normative commitment the higher their propensity to engage OCB.
Chen, Z.X., & Francesco, A.M., 2003.	The relationship between the three components of commitment and employee performance in China	China/253	Affective commitment related positively with OCB, whereas normative commitment moderated the relationship between affective commitment and OCB.
Kondratuk, T.B., Hausdorf, B.A., Korabik, K., and Rosin, H.M., 2004.	Linking career mobility with corporate loyalty: How does job change relate to organizational commitment?	Canada/2707	With respect to organizational citizenship behavior, there is a positive relationship with affective and normative commitment but a negative relationship with continuance commitment.
Ackfeldt, A.L., and Coote, L.V., 2005.	A study of organizational citizenship behaviors in a retail setting	Australia/211	Job attitudes (job satisfaction and OC) are proposed as direct predictors of OCB
Bouranta, N., Mavridoglou, G., & Kyriazopoulos, P., 2005.	The Impact of Internal Marketing to Market Orientation Concept and their Effects to Bank Performance	Greek /67,3% of the total population	The Internal Marketing exerts a strong positive influence on Market Orientation and the components of Internal Marketing have a positive influence on Customer Orientation and the other components of Market Orientation.

Author(s) / year	Title of Study	Country/ Sample Size	Results
Lagoon, E., Herington, C., & Weaven, S., 2006.	Marketing orientation, internal marketing, and discretionary: an exploration of the relationships.	Queensland/213	-A market non-responsive orientation (just general intelligence and dissemination intelligence) has a significant negative effect on both internal marketing and discretionary effort. - There are relationships amongst the variables of marketing orientation (general intelligence, dissemination intelligence, and responsiveness), internal marketing and discretionary effort.
Tsai, Y., & Wu, S.W.S., 2006.	Internal Marketing, Organizational Commitment and Service Quality	Taiwan/ 288	There is a positive relationship between internal marketing and organizational commitment, also the organizational commitment is completely mediator variable between internal marketing and service quality.
Lee, O.F., 2006.	Internal Marketing Implications of Health Care Employees' Job Satisfaction and Performance in Singapore	Singapore/527	While normative has no impact on performance (in-role & extra-role performance), affective commitment has a positive effect and continuance commitment has a negative effect on both in-role and extra-role performance (OCB).
Cohen, A., 2006.	The relationship between multiple commitments and organizational citizenship behavior in Arab and Jewish culture	Israel/ 569	Organizational commitment, group commitment, and job involvement will be related to OCB and in-role performance more strongly than occupational commitment.

Author(s) / year	Title of Study	Country/ Sample Size	Results
Gellatly, I.R., Meyer, J.P., and Luchak, A.A., 2006.	Combined effects of the three commitment components on focal and discretionary behaviors: A test of Meyer and Herscovitch's propositions	Canada/2972	-The positive relation between AC and citizenship behavior is stronger when NC and CC are low than when either or both are high. -The positive relation between NC and citizenship behavior is stronger when AC and CC are low than when either or both are high. -The negative relation between CC and citizenship behavior is stronger when AC and NC are low than when either or both are high.
Kyriazopoulos, p., Yannacopoulos, D., Spyridakos, A., Sisoko, M., & Grigoroudis, E., 2007	Implementation internal marketing through employee's motivation	Texas, U.S.A/ 356	-Internal marketing has a positive effect on market orientation -Internal marketing has a positive effect on organizational commitment.
Hung, J.Y & Lin, T.Y., 2008	The Investigation on the Internal Marketing Practicing of the International Tourism Hotel Chains	Taiwan/196	-The international hotel industry can enhance employees' internal marketing perception and organizational commitment and this situation will directly affect the citizenship behaviors of employee organizations. -Organizational commitment has effect on organizational citizenship behavior for benefit the organization and for benefit the individual and the affective commitment has a more effect on organizational citizenship behavior, whereas the normative commitment has a negative effect on organizational citizenship behavior that benefit the organization. - Employee's perception in the managerial system of the internal marketing (Encouragement, educational and training, communication, and management support) has a positive effected on organizational commitment (affective

Author(s) / year	Title of Study	Country/ Sample Size	Results
			commitment, normative commitment, and continuance commitment), and organizational citizenship behavior (organizational benefit behavior, in-role behavior, and altruism or individual behavior) of Taiwan International Hotel Industry.
Sivaramakrishnan, S., Zhang, D., Delbaere, M., & Bruning, E., 2008.	The Relationship between Organizational Commitment and Market Orientation	Canada/306	The Organizational commitment is an antecedent to market orientation, and directly influences an organization's market orientation
Farzad, A., Nahavandi, N., & Caruana, A., 2008.	The Effect of Internal Marketing on Organizational Commitment in Iranian Banks	Iran/118	"Inter-functional coordination and integration", training and motivation have positive effects on organizational commitment of employees.
Vilela, A.A., Varela, J.A., Pilar, G., & Ferrín, F., 2008.	Person–organization fit, OCB and performance appraisal: Evidence from matched supervisor–salesperson data set in a Spanish context	Spain/122	Organizational commitment was not directly related to OCB.
Bonaparte Jr, V.B., 2008.	The impact of organizational citizenship behavior and organizational commitment on organizational performance	South Carolina/85	OCB for altruism were positively related to OC affective more that other components.

Author(s) / year	Title of Study	Country/ Sample Size	Results
Cichy, R.F., Cha, J. M., and Kim, S.H., 2009.	The relationship between organizational commitment and contextual performance among private club leaders	U.S.A./549	The affective commitment had the strongest positive effects contextual performance CP or (OCB), continuance commitment related negatively to OCB, normative commitment was associated positively with OCB.

Appendix II
Questionnaire

Dear the Employee,

The purpose of this research is to collect information concerning: The Impact of Internal Marketing on Jordanian Commercial Banks' Market Orientation, this research aims at improving the employees' behaviors on the banks to help to develop it throughout the kingdom.

The usefulness of this questionnaire depends entirely on your honesty, candor, and care with which you respond to each of the questions. All information you provide is anonymous and confidential. Finally, I would like to offer my sincere thanks to your participation and contribution to this study.

Researcher: Djouhara Ali Agti

عزيزي الموظف:-

تحية طيبة..

أضع بين يديك استبانه خاصة بدراسة: **تأثير التسويق الداخلي على التوجه السوقي للبنوك التجارية الأردنية**، وتهدف هذه الدراسة إلى تحسين سلوكيات الموظفين في البنوك بغرض المساهمة في تطوير هذا القطاع في كامل المملكة راجية منكم الإجابة على الأسئلة الواردة فيها بهدف اعتمادها كمصدر للبيانات اللازمة لإعداد بحث علمي كجزء من متطلبات نيل درجة الماجستير في إدارة الأعمال/جامعة مؤتة . لذا أرجو التكرم بقراءة العبارات بدقة والإجابة عنها بموضوعية علماً بأن هذه البيانات لن تستخدم إلا لإغراض البحث العلمي. وستكون دقة إجاباتكم ومساهمتكم عوناً كبيراً لي في التوصل إلى نتائج موضوعية وعملية.

الباحثة: جوهرة علي أقطي.

وتفضلوا بقبول فائق الاحترام والتقدير..

Part 1: Employees Characteristics
Please answer the following questions by either choosing a predefined answer

- Gender: Female □ Male □
- Age: 20-29 □ 30-39□ 40-49□ 50-59□ more than 60□
- Income (monthly): less than 200□ 200-400□ 401-600□

  more than 600□
- Educational level: High School□ Bachelor Degree□
  Master Degree□ Ph. D□

الجزء الأول: البيانات الشخصية

أرجو تعبئة البيانات التالية :

1-الجنس ذكر □ أنثى □

2-العمر: من 20-29 سنة □ من 30-39 سنة □

من 40-39 سنة □ من 50 - 59 سنة □

60 سنة فأكثر □

3-**المستوى التعليمي:** التوجيهي أو أقل □ بكالوريوس □

ماجستير □ دكتوراه □

4-الدخل الشهري(بالدينار الأردني): أقل من 200 □ 400-200 □

أكثر من 600 □ من 401-600 □

Part two: For the following questions, please put down ✓which best describes your perceptions about your bank.
Please put down ✓which best describes your perceptions about your bank.

	Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Internal Marketing **التسويق الداخلي**						
Vision ***الرؤيا***						
1	The bank communicates its vision well to employees يوصل البنك رؤيته التي يتبناها للموظفين بشكل جيد	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Training ***التدريب***						
2	Training sessions help me to understand current and future consumer needs تساعدني الدورات التدريبية في فهم حاجات العملاء الحالية والمستقبلية	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Internal Communication ***الاتصال الداخلي***						
3	I periodically receive feedback from my superior on my job performance أستلم نتائج تقييم أداء عملي من رئيسي بشكل منتظم	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
4	I am adequately informed about my bank's financial position أنا على علم تام حول موقف البنك المالي	Strongly agree	Agree	Neutral	Disagree	Strongly disagree

	Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Strategic Reward ***إستراتيجية المكافئة***						
5	The reward system in this bank is linked to its business goals نظام المكافئات في هذا البنك مرتبط بأهدافه التجارية	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
6	I am informed about how the bank rewarded employees أعرف جيدا الأسس التي يستخدمها البنك في مكافأة الموظفين	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
7	I am informed about why the bank rewarded employees أعرف جيدا الأسباب التي تدفع البنك لمكافأة الموظفين	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Organizational Commitment **الالتزام التنظيمي**						
Affective Commitment ***الالتزام العاطفي***						
8	I would be very happy to spend the rest of my time with this bank سأكون سعيد جدا إذا أمضيت بقية حياتي في هذا البنك.	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
9	I enjoy discussing my bank with people outside it استمتع بالحديث عن هذا البنك مع أصدقائي من خارجه.	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
10	I really feel as if this bank's problems are my own	Strongly agree	Agree	Neutral	Disagree	Strongly disagree

	Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	أشعر حقيقة أن مشاكل هذا البنك وكأنها مشاكلي					
Normative Commitment ***الالتزام المعياري***						
11	If I get another offer for a better job elsewhere I would not feel right to leave my bank لا أشعر بأنني أمتلك الحق في ترك هذا البنك إذا حصلت على عرض وظيفي أفضل في مكان آخر	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
12	I believe in the value of remaining loyal to one bank أنا أؤمن بقيمة بقاء الشخص على ولاء لبنك واحد	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Organizational Citizenship Behaviors **سلوك المواطنة التنظيمية**						
Organizational Citizenship Behaviors That Benefit The Individuals ***(Altruism)*** ***الإيثار***						
13	I help orient new employees even though it is not required أساعد في توجيه الموظفين الجدد حتى لو كان ذلك غير مطلوب مني	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Organizational Citizenship Behaviors That Benefit The Individuals ***(Courtesy)*** *الاحترام*						
14	I consult with other individuals who might be affected by may actions or decisions أستشير الموظفين الآخرين عند	Strongly agree	Agree	Neutral	Disagree	Strongly disagree

	Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	اتخاذ قرارات أو تصرفات يمكن أن تؤثر عليهم					
Organizational Citizenship Behaviors That Benefit The Organization ***(Civic virtue)*** ***السلوك الحضاري***						
15	I attend and participate in meetings أقوم بالحضور والمشاركة في الاجتماعات	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
16	I make suggestions for improving the bank's policies and practices أقدم اقتراحات تتعلق بتحسين وتطوير سياسات وممارسات البنك	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
17	I keep up with changes in my workplace أتابع التغيرات التي تحدث في مكان عملي باستمرار	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Organizational Citizenship Behaviors That Benefit The Organization **(Conscientiousness)** **الوعي**						
18	I obey bank rules, regulations, and procedures even when no one is watching احترم قواعد وأنظمة وإجراءات البنك حتى و إن لم يراقبني أحد	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Market Orientation **التوجه التسويقي**						
Marketing Intelligence ***الاستخبارات التسويقية***						
19	The effects of shifts in business environment over the bank are	Strongly agree	Agree	Neutral	Disagree	Strongly disagree

	Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	periodically analyzed يتم تحليل تأثير التغيرات في بيئة العمل على البنك بشكل دوري					
20	This bank adapts quickly to shifts in business environment يتأقلم هذا البنك بسرعة مع التغيرات في بيئة العمل الخارجية	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	Intelligence Dissemination ***نشر الاستخبارات***					
21	Data on consumer satisfaction are disseminated at all levels in this bank on regular bases يتم توزيع البيانات التي تتعلق برضا العملاء على كل المستويات في البنك بشكل منتظم	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
22	When one department finds out something about competitors, it informs other departments quickly إذا اكتشف قسم معين بعض معلومات المنافسين فإنه يقوم بإخبار باقي الأقسام بسرعة	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	Responsiveness ***سرعة الاستجابة***					
23	This bank reacts quickly to changes in consumers' needs يستجيب هذا البنك بسرعة للتغيرات في حاجات العملاء	Strongly agree	Agree	Neutral	Disagree	Strongly disagree

	Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
24	The bank reviews service development efforts periodically to ensure they are in line with consumers wants يقوم البنك بشكل دوري بمراجعة جهوده في تطوير خدماته بما يتماشى مع رغبات العملاء	Strongly agree	Agree	Neutral	Disagree	Strongly disagree

Appendix III
Judiciary group

1	Prof. Nidal AL-hawamdeh	Mutah University
2	Dr. Fahd Alkhateeb	Mutah University
3	Dr. Faisal M. Shawawreh	Mutah University
4	Dr. Samer AL- Mohammad	Mutah University
5	Dr. Raid. M. AL-Adaileh	Mutah University
6	Dr. Fairouz ALDmour	Mutah University
7	Dr. Asaad Al-Ali	Mutah University